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# World Survey on the Role of Women in Development

## Report of the Secretary-General

## Women's control over economic resources and access to financial resources, including microfinance

*Summary*

The *World Survey on the Role of Women in Development* focuses on emerging development issues that have an impact on the role of women in the economy, and is presented to the Second Committee of the General Assembly at five-year intervals. The present report is the sixth *World Survey on the Role of Women in Development*. In its resolution 59/248, the General Assembly requested the Secretary-General to update the *World Survey* in 2009. In its resolution 60/210, the Assembly decided that the theme for the survey would be "Women's control over economic resources and access to financial resources, including microfinance".

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# I. Introduction

1. Women's equal access to and control over economic and financial resources is critical for the achievement of gender equality and the empowerment of women and for equitable and sustainable economic growth and development. Economic resources refer to the direct factors of production such as "immoveable" assets, including land, housing, common pool resources and infrastructure, as well as "moveable" assets, such as productive equipment, technology and livestock. Financial resources refer to money-based resources, including government expenditures, private financial flows and official development assistance, as well as income, credit, savings and remittances. Both economic and financial resources have important implications for women's economic roles in sustaining household livelihoods, in labour markets and in the wider economy.

2. Labour is the primary resource available to the vast majority of people, particularly those from low-income households, and labour markets are the means through which many women and men meet their own needs and those of their dependants and invest in the future. While the overwhelming majority of the labour force in developed and transitional economies is found in wage and salaried employment, the labour force in developing countries is distributed between wage and salaried employment and various types of self-employment.

3. The livelihood strategies of the world's low-income households are generally not concentrated in one form of economic activity, since no single activity is likely to be sufficiently regular or well paid to cover all their needs. Women and men within these households engage in a diversity of activities, often migrating in search of new opportunities. While these activities are generally labour-intensive in nature, they do not fit neatly into conventional economic models of labour markets focused on waged labour. The variety of labour-intensive activities in the livelihood strategies of the poor include unpaid family labour, piece-rate work and own-account work in a myriad of informal small-scale trade, services and manufacturing enterprises (Whitehead, 2005; Chen and others, 2005). While these activities provide a living for a major proportion of the world's working poor, they are rarely visible in official statistics.

4. The returns to the livelihood activities of women and men depend on both the quality of their labour and their "human capital", as well as on the economic and financial resources they are able to mobilize. Long-standing inequalities in the gender distribution of resources have placed women at a disadvantage relative to men in their ability to participate in and benefit from broader processes of development. This has often left them dependent on male provision to meet some or all of the needs of their households.

5. Policies which improve women's access to and control over economic and financial resources will have direct implications for both women's economic empowerment and broader processes of development. Locating these policies within a framework of rights ensures that women's access to and control over resources is part of their entitlements as citizens, rather than left to the discretion of male providers, the largesse of the State or the vagaries of the market.

6. Despite considerable progress on many aspects of women's economic empowerment — through, for example, increases in educational attainment and share of paid work — deeply entrenched discrimination and inequality persist. The

pace of change has been slow and uneven. Higher levels of education have not been accompanied by increased gender equality in returns to labour. Increased participation in paid work has not translated into reduced burdens of unpaid work within the home. Persistent violence against women also curtails the potential of many women in all regions to access and effectively utilize economic and financial resources. Lack of access to and control over economic resources such as land, personal property, wages and credit, can put women at a greater risk of violence (United Nations, 2006a).

7. There is a powerful body of evidence that suggests that gender equality in the distribution of economic and financial resources not only contributes to women's well-being and empowerment, but also has positive multiplier effects for a range of key development goals, including poverty reduction and economic growth. Evidence has also accumulated on the critical importance of women's paid and unpaid labour, and access to and control over resources, in enabling families to recover from the economic crises experienced in recent decades.

8. There are increasing examples of States, international organizations, corporations, women's organizations, labour movements and other sections of civil society taking action to challenge inequalities. The fact that change does happen indicates that gender inequalities are not immutable, that they can be transformed and that a great deal can be learned from what has worked. The *World Survey on the Role of Women in Development* examines the progress made, as well as the obstacles that continue to block or slow the pace of progress.

9. The sixth *World Survey* has been prepared at a time when systemic weaknesses in the global economy are being questioned. The food and fuel crises that developed in 2007 have been overtaken by a global financial crisis of such magnitude that there is likely to be a prolonged recession around the world. The consequences of the crisis have already been starkly evident within the countries of the Organization for Economic Cooperation and Development (OECD) with the failure of leading banks and the bailout of others using vast sums of taxpayers' money, the collapse of the housing market and steadily rising job losses in many sectors of the economy.

10. The repercussions of the present crisis for developing countries are playing out slowly through the various circuits of the global economy: trade, migration, capital flows, direct investments and official aid. Early evidence points to falling export orders and remittances and calls for protectionism. The predictions for the future suggest major job losses, declining foreign direct investment and a cutback in aid flows as the economies of donor countries shrink and Government revenues are focused on domestic issues. The gender equality implications of the crisis must be addressed.

## A. Global policies and legal frameworks

11. The international community made strong and comprehensive commitments to gender equality and women's rights in the area of access to and control over resources at the Fourth World Conference on Women, held in 1995, the twenty-third special session of the General Assembly, held in 2000, and other intergovernmental processes, including the Millennium Summit, held in 2002, the 2005 World Summit, the International Conference on Financing for Development, held in 2002, and the

Follow-up International Conference on Financing for Development to Review the Implementation of the Monterrey Consensus, held in 2008.

12. The Platform for Action of the Fourth World Conference on Women recognized that the empowerment of women was a critical factor in the eradication of poverty.[1] The Platform highlighted the differences in women's and men's access to, and opportunities to exert power over, economic structures in their societies.[2] The Platform recommended that Governments and the international community analyse policies and programmes from a gender perspective to promote more equitable distribution of productive assets, wealth, opportunities, income and services.[3]

13. At its twenty-third special session, the General Assembly acknowledged that policies and programmes should be formulated to secure livelihoods and adequate social protection measures, including safety nets and strengthened support systems for families, to promote equal access to and control over financial and economic resources, and to eliminate increasing and disproportionate poverty among women.[4]

14. In agreed conclusions on financing for gender equality and the empowerment of women, adopted in 2008, the Commission on the Status of Women urged Governments to undertake legislative and administrative reforms to give women full and equal access to economic resources, including the rights to inheritance and to ownership of land and other property, credit, natural resources and appropriate technologies.[5] In agreed conclusions on the equal sharing of responsibilities between women and men, including caregiving in the context of HIV/AIDS, adopted in 2009, the Commission urged Governments to develop and improve sustainable and adequate social protection and/or insurance schemes, including pension and savings schemes, that meet basic minimum needs and recognize leave periods for caregiving in the calculation of respective benefits.[6]

15. In its resolution on economic advancement for women, adopted in 2005, the Commission on the Status of Women called on Member States to facilitate the further development of the financial sector to increase women's access to and control over savings, credit and other financial services, through incentives and the development of intermediaries that serve the needs of women entrepreneurs on an equal basis in both rural and urban areas, and to fully include women in management, planning and decision-making processes.[7]

16. At the Millennium Summit in 2000, Governments committed themselves to promoting gender equality and the empowerment of women as effective ways to combat poverty, hunger and disease and to stimulate development that is truly

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[1] *Report of the Fourth World Conference on Women, Beijing, 4-15 September 1995* (United Nations publication, Sales No. E.96.IV.13), chap. I, resolution 1, annex II, para. 49.

[2] Ibid., para. 150.

[3] Ibid., para. 58 (b).

[4] Resolution S-23/3, annex, para. 53.

[5] See *Official Records of the Economic and Social Council, 2008, Supplement No. 7* (E/2008/27), chap. I, sect. A.

[6] See *Official Records of the Economic and Social Council, 2009, Supplement No. 7* (E/2009/27), chap. I, sect. A.

[7] See *Official Records of the Economic and Social Council, 2005, Supplement No. 7* (E/2005/27 and Corr.1), chap. I, sect. D, resolution 49/8, para. 7.

sustainable.[8] The Millennium Development Goals subsequently adopted included one goal on gender equality and the empowerment of women, with targets relating to employment, education and participation. At the 2005 World Summit, global leaders resolved to promote gender equality and eliminate pervasive gender discrimination by, inter alia, guaranteeing the free and equal right of women to own and inherit property and ensuring secure tenure of property and housing by women; promoting women's equal access to labour markets, sustainable employment and adequate labour protection; and ensuring equal access of women to productive assets and resources, including land, credit and technology.[9]

17. In the Doha Declaration on Financing for Development, adopted in 2008, global leaders reaffirmed their commitment to eliminating gender-based discrimination in all forms, including in the labour and financial markets, as well as, inter alia, in the ownership of assets and property rights. The leaders resolved to promote women's rights, including their economic empowerment, effectively mainstream gender perspectives in law reforms, business support services and economic programmes, and give women full and equal access to economic resources. They agreed to promote and reinforce capacity-building of State and other stakeholders in gender-responsive public management, including, but not limited to, gender budgeting.[10]

18. In paragraph 19 of resolution 62/206, on women in development, the General Assembly encouraged Governments to invest in appropriate infrastructure and other projects, as well as to create opportunities for economic empowerment, in order to alleviate the burden of time-consuming everyday tasks for women and girls. In paragraph 2 (q) of resolution 62/136, on the improvement of the situation of women in rural areas, the Assembly urged Member States to design and revise laws to ensure that, where private ownership of land and property exists, rural women are accorded full and equal rights to own land and other property, including through the right to inheritance, and through undertaking administrative reforms and other necessary measures to give women the same rights as men to credit, capital, appropriate technologies and access to markets and information.

19. Human rights treaties, mechanisms and instruments have also addressed the issue of women's access to and control over economic and financial resources. The Convention on the Elimination of All Forms of Discrimination against Women requires States parties to take all appropriate measures to eliminate discrimination against women and ensure the practical realization of the principle of the equality of women and men in the political, economic, social, cultural and any other fields. States are obligated not only to refrain from engaging in acts of discrimination, but also to eliminate discrimination against women by any person, organization or enterprise. The Convention covers women's right to equality and non-discrimination in the areas of employment and economic life, as well as in civil matters, such as the conclusion of contracts and administration of property. It also requires States parties to ensure the same rights for both spouses in respect of the ownership, acquisition, management, administration, enjoyment and disposition of property.

20. The International Covenant on Economic, Social and Cultural Rights requires State parties to ensure the equal right of women and men to the enjoyment of all

[8] Resolution 55/2, para. 20.

[9] Resolution 60/1, para. 58.

[10] Resolution 63/239, annex, para. 19.

economic rights set forth in the Covenant. It includes, inter alia, a specific provision on fair wages and equal remuneration for work of equal value for women.

21. International Labour Organization (ILO) Convention No. 111 (1958) concerning Discrimination in Respect of Employment and Occupation requires that States parties declare and pursue a national policy designed to promote, by methods appropriate to national conditions and practice, equality of opportunity and treatment in employment and occupation, with a view to eliminating any discrimination on the basis of race, colour, sex, religion, political opinion, national extraction or social origin. ILO Convention No. 100 (1951) concerning Equal Remuneration for Men and Women Workers for Work of Equal Value states that each member shall, by means appropriate to the methods in operation for determining rates of remuneration, promote and, in so far as is consistent with such methods, ensure the application to all workers of the principle of equal remuneration for men and women workers for work of equal value.

22. ILO Convention No. 156 (1981) concerning Workers with Family Responsibilities states that, with a view to creating effective equality of opportunity and treatment for men and women workers, all measures compatible with national conditions and possibilities should be taken to enable workers with family responsibilities to exercise their right to free choice of employment; and to take account of their needs in terms and conditions of employment and in social security. ILO Convention No. 183 (2000) concerning Maternity Protection promotes the equality of all women in the workforce and the health and safety of the mother and child.

23. The Special Rapporteur on violence against women, its causes and consequences recently examined the interconnections between the current global political economic order and women's enjoyment of their human rights, in particular the implications for violence against women (A/HRC/11/6).

24. At its ninety-eighth session, in June 2009, ILO discussed gender equality in the world of work as one of its themes, and adopted comprehensive recommendations on employment, social protection, principles and rights at work, social dialogue and tripartism for Governments, employers' organizations, workers' organizations and ILO.[11]

## B. Gender equality in access to and control over resources

### 1. Gender-specific constraints

25. The norms and rules defining social relationships among different groups in society, which place some in positions of dominance over others and differentiate the choices available to them — including in relation to access to and control over resources — have been termed "structures of constraint" (Folbre, 1994). Gender-specific structures of constraint refer to the social norms, values and practices which define inequalities between women and men in societies, generally allocating different roles and responsibilities and assigning a lower value to those aptitudes, abilities and activities conventionally associated with women. Gender-specific

[11] See ILC98-PR13-2009-06-0323-1-En.doc.

norms typically include the assignment of responsibility for reproductive work within the family to women and the primary wage-earning responsibility to men.

26. Such constraints also include the restrictions on women's movement in the public domain that prevail in some parts of the world, and stereotypes relating to women or men doing certain kinds of work or using certain kinds of technology. Men are as likely to face cultural barriers in taking up activities and occupations deemed "feminine" as women face in taking up those defined as "masculine" activities. These constraints are not uniform across the life cycle, but can vary by age, marital status and position within the family, as well as other factors.

27. Gender-specific constraints create inequalities in the distribution of valued resources and capabilities between men and women on the basis of ascribed differences. More pervasive forms of inequality relate to property and inheritance rights, productive assets and access to education, skills and paid employment. They generally favour men, who are perceived as the primary producers and wage-earners, over women, who are regarded as secondary earners (World Bank, 2001; Grown and others, 2005).

28. While both women and men from low-income households may be disadvantaged in their pursuit of livelihoods by their lack of education, skills, assets and networks, gender often intensifies the effects of other social inequalities in access to resources and opportunities.

29. It is important to highlight the institutional as well as the individual nature of these constraints (Kabeer, 2008a). Constraints may be imposed by institutions in the public domain as a result of active discrimination, unconscious bias or lack of knowledge. Institutions are bearers of gender-specific constraints when their principal actors reflect and reinforce, consciously or unconsciously, discriminatory norms and values which impose restrictions on women's choices. There are many examples of institutionally imposed gender constraints. Employers, both women and men, may discriminate in favour of men, who are seen as "unencumbered" by reproductive responsibilities, or use women's assumed status as secondary earners to justify paying them less. Discriminatory laws, policies and programmes can reproduce gender inequalities through assumptions about men's primary wage-earning roles and women's domestic roles which often bear no resemblance to reality.

### 2. Gender-specific capabilities and agency

30. The concept of "capabilities" refers to the capacity and agency that people need to exercise choice and achieve valued objectives, given the resources at their disposal and their location within relationships of power (Sen, 1999). "Agency" is concerned with the extent to which women and men are able to challenge the constraints in their lives. All actors exercise some choice or agency, but they do so within limits. Male power in the context of gender relations rests on men's privileged access to material resources and their ability to exercise authority over women, within the family and beyond (Kabeer, 2001). Women's disadvantage is evident in data from household surveys, which show that in many regions women have limited control over critical household decisions, such as those involving their own health and well-being, and in some areas face significant mobility constraints which limit their agency (United Nations Development Fund for Women (UNIFEM), 2008).

31. "Voice" and "bargaining" power refer to the different ways in which disempowered groups seek to exercise influence and bring about change (Sen, 1990; Agarwal, 1997). Their capacity to do so is determined by various factors, including access to and control over resources. For example, the ability of women to exit, or at least threaten to exit, unfavourable situations or relationships, rather than remain within them because they have no alternative, is determined by the resources they have at their disposal. Working women are more likely to protest gender injustices at work, for example, if they have social security to fall back on or an organization to support their struggles, or if laws are in force which make it illegal to discriminate against women.

32. There is a growing body of research which illustrates that women exercise greater decision-making power within their families when they have a certain level of education, reasonably stable and well-paid work and access to resources, such as land, credit or social support from the state (Kabeer, 2008b; Jejeebhoy, 1995). Women's access to paid work, housing and land can serve to mitigate the likelihood of domestic violence in contexts as different as India, Bangladesh and the United States of America (Agarwal and Panda, 2005; Salway and others, 2005; Basu and Famoye, 2004). Access to resources can increase respect from families and communities and provide greater financial security for older women. The remittances provided by migrant women also increase the security of families. Ownership of assets protects women from poverty in the face of divorce, separation or the death of a husband. In the context of HIV/AIDS, access to resources is critical for the survival of widows and children (Strickland, 2004).

33. The present report recognizes that gender inequalities intersect with class, caste, ethnicity and other axes of inequality in society. Neither men nor women constitute homogenous groups with uniform identities and interests. Strategies for women's economic empowerment have to be cognizant of those differences in women's experiences, needs and priorities.

### 3. Multiplier effects of women's economic empowerment

34. Gender equality is a valued goal in itself, as well as instrumental for other widely shared development goals. There are strong developmental rationales for enhancing women's access to a range of economic and financial resources. One set of rationales revolves around the implications of women's access to resources for the welfare of their children. Studies over an extended period have built up a robust body of evidence to show that women's access to resources, including education, paid work, credit, land, technology and other productive assets, have a far stronger impact on child survival, welfare and education than similar resources in men's hands (Smith and others, 2003; Quisumbing, 2003). Research also shows that women migrants who send remittances prioritize the needs of families, particularly children, for health and education (International Research and Training Institute for the Advancement of Women (INSTRAW), 2007). These findings have been used to inform policy interventions aimed at children, including conditional cash transfers (see chap. VI).

35. A second set of rationales revolves around poverty reduction goals. Early research pointed to women's important contribution to household subsistence in

poor agrarian economies.[12] Recent research shows that it is frequently women's earnings that keep low-income households above the poverty line (Chen and others, 2005). While there is considerable debate as to whether households headed by women are overrepresented among the poor (Chant, 2003), there is evidence of a strong association between household poverty and sole or primary reliance on female earnings (Kabeer, 2008a; Chen and others, 2005; Sender, 2003).

36. Women's role as a "safety net of last resort" in economic downturns has also been highlighted. In the 1980s, analyses of structural adjustment programmes were already documenting the extent to which women shouldered double burdens at the household level: the increased demands on their unpaid labour posed by cutbacks in social expenditures, and the need to intensify their livelihood efforts in the face of declining male employment and rising costs of living (Commonwealth Secretariat, 1989; United Nations Children's Fund (UNICEF), 1989; Elson, 1991). Research carried out in the aftermath of financial crises in Asia and elsewhere confirmed that, in the absence of social security provision for informal workers, women's paid and unpaid labour helped to sustain their households (United Nations-Economic and Social Commission for Asia and the Pacific (UN-ESCAP), 2003).

37. A further set of arguments makes the microeconomic efficiency case for gender equality. Women's access to land and housing has been shown to have important implications for household productivity (Deere and others, 2004; Katz and Chamorro, 2003). Conversely, gender inequalities in the intra-household distribution of productive resources were shown to constrain the ability of women farmers to respond to market incentives (World Bank, 2001). Their ability to respond is also constrained by the limited availability of physical and social infrastructure, including transport to markets, as well as their inability to purchase technology or hire labour to compensate for their own time constraints (Evers and Walters, 2000; Whitehead and Kabeer, 2001).

38. Other researchers have focused on the macroeconomic efficiency case for gender equality. Studies using national, cross-country and time-series data have found evidence of positive synergies between indicators of gender equality and rates of economic growth.[13] Drawing on endogenous growth theories, which stress the importance of education to rates of growth, many studies have focused on educational attainment, with emphasis on gender gaps in secondary education. The majority report a positive relationship between gender equality in education and economic growth, with female education frequently showing a stronger correlation than male (Ranis and others, 2000; Klasen, 1999; Knowles and others, 2002;

[12] As early as 1970, Boserup raised the issue of women's role in economic development, demonstrating the growing productivity gap resulting from policy neglect of women's role in agricultural production, particularly in sub-Saharan Africa.

[13] Along with the more general critique of regression analyses which conflate correlations with causation, there has been criticism of cross-country regressions across widely varying contexts which fail to factor in underlying institutional variations which might have a bearing on the results (Rodriguez and Rodrik, 2001). The findings discussed in the present report should be taken as indicative of suggestive empirical regularities in the relationship between gender equality and macroeconomic performance, rather than as definitive evidence of causality.

Seguino, 2000).[14] Studies have also confirmed the importance of increasing gender equality in labour-force participation and education for economic growth (Klasen, 1999; Klasen and Lamanna, 2009).

39. The cost of gender inequality for national economies is not inconsiderable. According to a simulation exercise on a number of Asian countries, the gender gap in labour-force participation costs those countries some $42 billion to $47 billion a year. The gender gap in education costs some $16 billion to $30 billion a year. Gains were likely to be greatest in countries with the largest gaps.

## 4. Unpaid reproductive work and the macroeconomy

40. The combined findings of microlevel studies and country and cross-country data sets have served to draw attention to a fundamental flaw in the treatment of labour in mainstream theories of economic growth and the macroeconomic policies they underpin, with significant gender-equality implications (Elson, 1991; Walters, 1995). Labour is generally taken as a given factor of production, like land and other natural resources, rather than as a resource that has to be produced through human effort.

41. In reality, labour and human capital are embodied in human beings, who have to be cared for on a daily basis, particularly in the early and late stages of their lives. Much of this care work is carried out by women, often on an unpaid basis. In developing countries, where state provision, market provision and infrastructure and technologies that would reduce the burden of such work are largely missing, women spend considerable time on childcare, food preparation, fuelwood and water collection and caring for older persons and the sick, in addition to economic activities such as food production, income-generation, crop cultivation, livestock care and home gardening.

42. Reductions in government expenditure on health, education, transportation and utilities in some countries have worsened the burden of domestic labour by increasing the time that women must dedicate to caring and providing for their families. The spread of HIV/AIDS has led to huge increases in caregiving, particularly in Africa, and highlighted the individual and social costs of care. In contexts where resources for health and welfare are already stretched, a great deal of such care has been provided by family members, usually women, often elderly (Addati and Cassirer, 2008). In many countries, women have also experienced increased demands on their unpaid labour as a result of changes in the wider environment, such as climate change and environmental degradation.

43. The unpaid care provided at home is a "public good" because it reproduces the labour force on a daily basis, nurtures future generations of workers, parents and citizens and contributes to collectively agreed development goals. Despite this,

[14] While a positive relationship between gender equality in education and growth was found to be restricted to middle- and high-income countries (Dollar and Gatti, 1999), this appears to reflect the study's reliance on separate measures of male and female educational attainment, rather than the ratio of female-to-male education, and hence the failure to control for the strong degree of cross-country correlation between educational attainment for males and females. It may also reflect the shorter period covered by the study, given the length of time it takes for the growth benefits of gender equality in education to become manifest. A reanalysis of the same data using the ratio measure found that increases in gender equality in education were associated with higher levels of growth for rich and poor countries alike (Klasen, 1999).

reproductive work is largely absent from macroeconomic theories and policies. Productive activities which enter formal market transactions and command a market price are measured by official statistics in systems of national accounts and constitute the bulk of what is measured as "economic activity" and "labour force participation" at the national and international levels. The informal and subsistence activities which make up the livelihood strategies of poor people in developing countries are inadequately included. Unpaid care work within the household economy is completely omitted (Razavi and Staab, 2008).

44. There is an implicit assumption that, as economic opportunities for women expand, households will adjust the gender division of unpaid labour in ways that allow women to respond to changing market incentives on an equal basis with men. Experience has not borne this assumption out. Women's increasing participation in paid work has not been accompanied by a commensurate increase in men's share of unpaid work within the home (see chap. III). The gender division of unpaid domestic work has displayed a remarkable resilience and continues to shape the terms on which women are able to take up paid work. It limits the transformative potential of employment for the position of women within the home and in the wider society.

## C. Organization of the *World Survey on the Role of Women in Development*

45. Chapter II of the World Survey provides an overview of the gender equality implications of economic growth, monetary, fiscal and trade policies and capital flows. It also examines women's voice in economic decision-making.

46. Chapter III examines women's position in the labour market and the factors that constrain their capacity to respond to new economic opportunities and bargain for fairer returns to their labour. These include the unequal sharing of responsibility for unpaid work within the home and gender inequalities in the terms on which women can engage with the labour market.

47. Chapter IV focuses on the gender distribution of other economic resources, such as land, property, housing, common pool resources and infrastructure, and their implications for the livelihood strategies of low-income households in both rural and urban contexts.

48. Chapter V focuses on women's access to financial services through loans and savings, in both the formal and informal financial sector. It documents the rise of microfinance organizations to compensate for women's exclusion from the formal sector. The limited outreach of microfinance organizations and the ongoing shift towards an "inclusive financial systems" approach are discussed.

49. Chapter VI takes up economic resources provided through social protection. The chapter uses the "global social protection floor" of the ILO as a framework to consider different strategies for social protection from a gender perspective.

50. Chapter VII compiles the main conclusions and recommendations of the report.

# II. Macroeconomics and women's economic empowerment

51. Macroeconomic frameworks influence the pattern and pace of economic growth within a country, as well as the distribution of opportunities and resources between different sections of its population. Macroeconomic policies have an impact on gender equality through markets and State interventions, which distribute key economic and financial resources and economic opportunities. Gender-specific impacts are mediated by the State's willingness and capacity to intervene on behalf of less powerful groups within society and by the voice and influence of women within the structures of governance at different levels in society.

52. The present chapter reviews the main elements of the current macroeconomic policy framework and the implications for women's access to and control over resources. While women's access to education and employment improved in recent decades, the transformative potential of those changes has been curtailed by persisting inequalities in the gender distribution of resources. The importance of increasing women's voice in economic decision-making is discussed.

## A. Macroeconomic environment

53. Recent decades have seen a steady movement towards a globally integrated economy. Rapid changes in information and communication and transportation technologies have made possible the international movement of people, finance, goods and services at a fraction of the time and costs that prevailed half a century ago. This has led to a huge expansion in the scope of economic transactions across the world and the international restructuring of the processes of production and distribution, opening up national economies to global competition.

54. Fiscal, monetary and exchange-rate policies have focused on the control of inflation, while structural policies have been used to reduce the role of the State, promote private enterprise, deregulate domestic markets and liberalize trade and capital flows. The degree of global integration has, in turn, determined the "policy space" available to Governments. The need to attract and retain internationally mobile capital has pressured countries to maintain high interest rates, low rates of inflation, flexible labour markets and tax incentives to encourage foreign direct investment. These policies are increasingly being questioned, as policy space is shrinking and adequate responses to the current financial and economic crisis through countercyclical policies are constrained.

55. The current financial crisis is a product of the deregulation of the financial sector. The removal of controls over credit allocations in domestic markets and the opening up of capital accounts have given rise to the growing mobility of capital and the emergence of international financial markets. The roots of the current financial crisis and its global repercussions lie in the interaction between poorly regulated financial markets and the growing reliance on complex financial products based on tightly integrated capital markets.

56. Even before the current financial and economic crisis, questions had been raised about the core assumption that fiscal discipline and restrictive monetary policies, combined with the liberalization of markets, would deliver on economic growth and poverty reduction. That assumption has not been borne out by the evidence. In developed countries, growth of per capita GDP has shown a declining

trend since the 1970s (Heintz, 2006). Developing countries have had a rising growth trend since the 1990s, largely reflecting rapid growth rates in India and China. The trend level of per capita output growth in developing countries over the past three decades is well below that of the 1970s if India and China are left out of the estimates (United Nations, 2008a).

57. Progress has been similarly uneven on poverty reduction. According to revised poverty estimates released by the World Bank, based on a poverty line of $1.25 a day in 2005 prices, 1.4 billion people in developing countries were living in extreme poverty in 2005 (Chen and Ravallion, 2008) — 400 million more than suggested by earlier calculations. The rate of decrease in poverty remains the same, declining by 1 per cent a year for the developing world as a whole between 1981 and 2005.

58. According to estimates, world gross product is expected to fall by 2.6 per cent in 2009, following a positive growth of 2.1 per cent in 2008 and an average annual growth of almost 4 per cent per year during the period 2004-2007 (United Nations, 2009). Developing countries in particular will be negatively affected by falling commodity prices, a decrease in demand for exports, a possible decline in official development assistance and declines in private capital flows, especially remittances.

59. The financial crisis will not only affect financial markets throughout the world, but also have a serious and more widespread impact on the real economy and the lives of people, particularly in developing countries, through global economic recession (Fukuda-Parr, 2008). Unless the crisis is contained, the impact on poverty is likely to be catastrophic. The crisis is expected to result in between 73 million and 103 million more people remaining poor or falling into poverty (United Nations, 2009), as well as between 200,000 and 400,000 additional infant deaths between 2009 and 2015 (World Bank, 2009a). A study of 59 developing countries suggests that declines in GDP are likely to lead to significantly higher average infant mortality rates among girls than boys (Baird and others, 2007). The current crisis is expected to have a more negative impact on women's unemployment rates relative to men's in most regions of the world, particularly in Latin America and the Caribbean (ILO, 2009a).

60. Developing countries have fewer resources to implement appropriate counter-cyclical policies to counteract the impact of the current financial and economic crisis. The crisis will jeopardize developing countries' progress towards the achievement of the internationally agreed development goals, including the Millennium Development Goals. Resources allocated remain insufficient for the implementation of commitments on gender equality. The financing gap for achieving Millennium Development Goal 3 in low-income countries has been estimated to range from $8.6 billion in 2006 to $23.8 billion in 2015 (Grown and others, 2006). A study of six Latin American countries estimated that the projected recession in 2009 and 2010 and a slow and gradual recovery towards pre-crisis growth levels by 2015 would put some low-income countries, such as the Plurinational State of Bolivia, Honduras and Nicaragua, further off track in their endeavours towards achieving the Millennium Development Goals for primary school completion, child and maternal health and access to drinking water and sanitation (Sánchez and Vos, 2009).

61. The manner in which countries respond to recessions can lead to disproportionate impacts on women and girls. Cuts in public spending in the areas of health and education, for example, can reduce women's and girls' access to basic

services. Safety nets devised in response to crises, which privilege men, can force women and girls into precarious jobs in the informal economy. The design and implementation of responses will determine whether the crisis will reverse any gains that have been made towards achieving the Millennium Development Goals, including Millennium Development Goal 3 on gender equality, or provide a solid and equitable foundation for future recovery and for progress on gender equality.

## B. Macroeconomic and trade policies

62. Macroeconomic policies have differential impacts on women and men (Berik and others, 2009). The development of gender-responsive policies requires an understanding of and attention to the distributional consequences of economic growth strategies and monetary, fiscal, trade and investment policies, as well as the constraints on women's economic empowerment. Many policies do not, however, give attention to critical gender-equality perspectives. For example, they tend to overlook the gender distribution of paid and unpaid work and its implications for women's access to economic opportunities.

### 1. Economic growth

63. Research indicates that the impact of economic growth on gender equality can vary considerably, according to the type of economic growth policies and the measure of gender equality used in the analysis (Berik and Rodgers, 2008). For example, economic growth resulting from the privatization of public services can lead to higher prices, limiting women's and girls' access to these services. Similarly, economic growth resulting from export promotion can lead to increased gender wage gaps if it puts downward pressure on wages in export sectors that employ a high proportion of women.

64. The correlation between economic growth and women's employment has been examined. Data for the period 1991 to 2003 suggests that the employment elasticity of economic growth — the changes in employment associated with changes in growth — was positive throughout the period and that it was greater for women than for men (Kapsos, 2005).[15] The growth in women's share of employment noted since the 1980s continued into the late 1990s (Standing, 1999; Kapsos, 2005). However, the employment elasticity of growth for both women and men began to decline in the late 1990s (Kapsos, 2005). Women's share of employment has remained at around 40 per cent for the past 10 years (ILO, 2009b).

65. The impact of growth on women's well-being in recent decades is less obvious. One widely used indicator is women's life expectancy relative to men's, a crude summary of gender differences in overall health status. Women generally live longer than men, a matter of genetic make-up and less unhealthy life styles, and there are more women than men in the overall population. A study of eight Asian countries with considerable variation in growth rates found no relationship between economic growth and gender differentials in life expectancy. The findings suggested that women's life expectancy relative to that of men responded most positively to

[15] These figures refer primarily to formal work vis-à-vis work in medium-sized to large registered enterprises. They exclude much of the informal work that makes up labour force activity in poorer countries and should therefore be treated with caution.

increased female labour force participation and literacy rates, which enhanced women's voice and bargaining power within the economy (Seguino, 2002a).

66. The correlation between economic growth rates and a broader measure of gender equality — the Standardized Indicator of Gender Equality (SIGE) — was also examined in 95 countries for the period 1980 to 1995 (Seguino, 2009). SIGE is a composite index made up of women's education relative to men; the ratio of female to male life expectancy; relative labour force participation rates; women's share of technical, professional, administrative and managerial positions; and their share of parliamentary seats. Economic growth was positively correlated with progress on SIGE for the two highest income quartiles, but negatively correlated in the two lowest income quartiles. Higher rates of economic growth in the poorer countries were associated with a deterioration in overall gender equality.

67. Conversely, studies have also examined the importance of indicators of gender equality for economic growth rates. The relationship between increasing gender equality in employment and rates of economic growth, using as measures changes in the share of female working-age population in formal employment, as well as changes in female share of the labour force, has been examined (Klasen, 1999). While both measures had positive impacts on rates of growth, the impact of women's share of formal employment was found to be larger and statistically significant.[16] A later study using similar analysis extended the earlier data set for 1960-1990 to include data from 2000. It confirmed the importance of increasing gender equality in labour force participation and education for economic growth. Whereas the earlier data set had indicated losses of about 0.9 per cent per year in growth rates in both South Asia and the Middle East and North Africa owing to gender inequalities, the reduction of the gender gap in education in the region of the Middle East and North Africa led to per capita growth losses of 0.7 per cent a year, compared with losses of 1 per cent in South Asia (Klasen and Lamanna, 2009).

68. Attempts to explain the relationship between gender equality and economic growth point to a number of possible routes. One is through the positive microlevel impacts of female education and paid work on fertility rates, child survival and investments in the human capital of children. A second relates to the efficiencies generated by a more optimal utilization of a country's labour and human capital investments. This argument is supported, for example, by the microlevel evidence suggesting that a more egalitarian distribution of land, fertilizer and credit within African farming systems would generate significant productivity gains. The argument is also supported by macrolevel research which demonstrated that increasing gender equality in education is associated with increased labour productivity, as measured by per capita income (Knowles and others, 2002), and that the elimination of gender discrimination in occupations and wages would increase women's wages (Tzannatos, 1999). In Latin American economies, eliminating gender segregation and wage gaps would increase women's wages by 50 per cent, have a negligible impact on male wages and raise national output by between 3 and 9 per cent (ibid.). A more recent study of eight Latin American countries suggests that eliminating barriers to women's labour force participation and equalizing their access to different occupations would reduce the incidence of poverty and promote an increase in income in all eight countries (Costa and others, 2009).

[16] The study advises caution about these results because it is clearly possible that the causality runs in the opposite direction.

69. At the same time, while increased gender equality in labour force participation and education may stimulate economic growth, reduction in the gender wage gap may not necessarily have the same effect. Analysis of panel data from low- and middle-income semi-industrialized countries found that higher levels of gender inequality in wages were associated with higher levels of investment and growth (Seguino, 2000). The ability of firms to pay women low wages relative to their productivity is profitable in contexts where large numbers of educated women are crowded into a limited number of jobs in the export-oriented, labour-intensive manufacturing sector where firms are highly mobile, price competition is severe and there is little or no union activity (Seguino, 2009).

## 2. Monetary policies

70. The main focus of monetary policy has been the control of inflation via adjustments in the short-term interest rate by national central banks. This has been accompanied by the deregulation of the domestic financial sector and the easing of controls over capital flows into and out of countries. Monetary policies can have gender-differentiated impacts, including through the labour market. Studies suggest that interest rate changes have more gender-differentiated impacts on employment in developing countries than in OECD countries. Data for the period 1980-2004 for nine OECD countries showed weak evidence of employment impacts in changes in short-term interest rates in the countries studied, with no gender-differentiated employment impacts (Takhtamanova and Sierminska, 2009).

71. The use of interest-rate policies to control inflation have, however, had marked employment effects by gender in developing countries (Braunstein and Heintz, 2006). A study of 51 "inflation reducing episodes" between 1970 and 2003 in 17 low- and middle-income countries found that there were contractions in total employment growth rates in 71 per cent of cases and that women's employment was adversely affected relative to men's employment in the majority of those contractionary episodes (ibid.). Where inflation-reducing episodes were accompanied by an expansion in employment, there was no gender-specific impact. Inflation reduction was most likely to lead to a contraction in employment, with adverse effects on women, when central banks responded to inflationary pressure by raising real interest rates above their long-term trend. Maintaining a competitive exchange rate also helped to counter the negative impact on women's employment during periods of contraction (ibid.).

72. Tight monetary policies, high real rates of interest and deregulated financial markets affect the supply of credit in the economy, including its availability to less privileged economic actors. Women in their capacity as smallholder farmers and small- and medium-scale entrepreneurs are among those who have been deprived of access to credit. The privatization of banks, and the changes in development banks' lending and investment operations, has meant that commercial, rather than developmental, considerations determine the availability of credit. Commercial banks have tended to favour borrowers with established credit histories and low transaction costs. They have also concentrated their activities on urban areas, depriving the rural population of access to financial services. While there has been an enormous growth in microfinance, with particular outreach to poor women, this has not compensated for the failure to increase access to a broad range of financial institutions for the majority of small- and medium-scale entrepreneurs (see chap. V).

### 3. Fiscal policies and public-sector reform

73. Fiscal policy reform has focused on cutting back deficit financing of public expenditure and minimizing the tax burden on private enterprise on the basis of the belief that fiscal deficits will "crowd out" private investments, fuel inflation and lead to loss of investor confidence, and that taxation will have a disincentive effect on private enterprise. "Fiscal space" has been restricted by the need to attract and retain mobile domestic and international capital, leading to a steady decline in the incidence of taxation on capital (ILO, 2008a). This has led to limited domestic resources to invest in structural policies which promote development priorities.

74. Governments have the primary responsibility for implementing commitments on gender equality and women's empowerment. Budgets at the national, local and provincial levels are an important mechanism for Governments to ensure that women benefit from public-sector expenditures. The way Governments collect revenue and allocate resources can have a differential impact on women and men.

75. Tax systems can create and perpetuate gender inequalities. As taxes affect wages and disposable income, they can influence how women and men allocate their time to formal, informal and unpaid work (Barnett and Grown, 2004). For example, joint filing in income tax systems — with higher tax rates on higher incomes — is found to discourage women's participation in the labour market (Elson, 2006). Indirect taxes, such as value-added or excise taxes, can put a greater burden on poor women because women tend to consume goods and services that benefit families — health, education and nutrition (Barnett and Grown, 2004).

76. Non-inflationary financing of the redistributive policies necessary for poverty reduction and gender equality requires a sound taxation system (Huber, 2006). Recent budget analysis shows that the ratio of tax to overall government revenue is extremely low in many developing countries, compared with developed countries. Estimates from the early 2000s suggest that the ratio ranges from around 8 per cent in Bangladesh and India and 10 per cent in Nigeria, to about 32 per cent in Barbados and Botswana, compared with 29 to 30 per cent in Australia and the United States and 51 per cent in Sweden (Barnett and Grown, 2004). Low levels of taxation hurt poor people, and poor women in particular, because they prevent the establishment of development programmes which can counteract market-generated inequalities.

77. Cuts in government expenditure on infrastructure and services also have gender-differentiated impacts. Where fiscal reform has involved cuts in social expenditures, or the imposition of user fees on services and utilities, women have often had to compensate by increasing the amount of time taken to care for children, the sick and the elderly at home to save money, walking longer distances in search of a clinic or queuing for longer periods for water (Razavi, 2007).

78. Similarly, the reduction of access to agricultural extension services and subsidized fertilizer, seeds and other inputs had a negative impact on smallholders, in particular women farmers. In Zambia, for example, the abolition of marketing boards and the privatization of extension services and rural credit under structural adjustment affected women farmers more than men. Local market cooperatives used to be one of the few sources of credit and extension services for women farmers (Evers and Walters, 2000). In the absence of services, producers may have to go outside villages to secure better prices. Women are less able to do that, owing to

their workloads and the absence of transport, and may be forced to sell their crops to itinerant traders who pay lower prices or in kind (Whitehead, 2009).

79. The concern with fiscal austerity has also led to the privatization of social protection in welfare states and to the promotion of narrowly targeted safety nets in developing countries. In the aftermath of the East Asian crisis, the heavy costs imposed by the neglect of social protection were recognized. Women are particularly affected by weak or non-existent social protection systems because they are located in more precarious jobs, can ill afford to save for the future or pay premiums for private insurance and rarely own enough wealth to tide them through crisis or secure them in old age (see chap. VI).

80. Fiscal reform has also entailed retrenchment of public sector workers through cutbacks in State service provision and the privatization of State-owned enterprises. Women have been disproportionately affected by downsizing since they generally have less job seniority than men and receive less education and may be subject to direct discrimination (Berik and Rodgers, 2008). In Uganda, Côte d'Ivoire (Appleton and others, 1999) and China (Appleton and others, 2002) and Viet Nam (Rama, 2002), for example, when women workers were displaced from their Government jobs, they had greater difficulty securing similar private-sector jobs, forcing them to turn to lower-status employment or enter the informal sector.

81. Public finance reforms to improve efficiency, transparency and accountability in budget processes through the more efficient collection of revenues and targeting of expenditures has led to a shift away from line-item budgeting focused on inputs to performance-based budgeting oriented towards outputs and outcomes (Sharp, 2003). This trend offers opportunities to make budget processes more gender-responsive through the introduction of gender equality output and outcome indicators. The emphasis on monitoring and accountability provides an enabling environment for increasing resource allocation to gender equality (see E/CN.6/2008/2).

82. To assess the extent to which public finance management is gender-sensitive and gender equality policy commitments are matched with resource allocations, gender-responsive budget initiatives have been taken in more than 60 countries over the past decade. Gender analysis has also disaggregated the impact of different aspects of fiscal reform on women and men, respectively. Most initiatives have involved the analysis of budgets, with little emphasis on implementation of findings and recommendations from such analyses. The focus has been on the expenditure rather than the revenue side of budgets and on social sectors rather than productive sectors. The success of such initiatives is dependent on collaboration between a range of stakeholders, including ministries of finance and planning, national mechanisms for the advancement of women, parliamentarians, bilateral and multilateral donors, research bodies and women's organizations. The limited availability of sex-disaggregated data is a major challenge in implementing gender-responsive budgets analysis.

### 4. Trade policies

83. Trade policies have implications for gender equality through their impact on employment, prices and incomes. Trade can create employment opportunities for women in countries that export labour-intensive manufactured goods, but they can also lead to unemployment for women if competition from cheaper imports forces

local industries to shut down or to lay off workers (United Nations, 1999). At the same time, the removal of tariffs and other trade barriers can reduce government revenues, leading to cuts in social spending or increases in excise taxes, with adverse consequences for household budgets and a disproportionate impact on women (Williams, 2007).

84. The impact of economic growth on the gender distribution of employment appears to be partly mediated by patterns of trade liberalization. A study of 16 low- and middle-income countries for the period 1970 to 2003 examined the impacts of economic growth, patterns of trade liberalization, rates of interest and government share of GDP on both overall and gender-specific rates of employment (Heintz, 2006). Rising rates of GDP were associated with increasing overall rates of employment. The effects of trade liberalization were mixed: strong export performance was associated with increased employment rates, while import penetration was associated with slower employment growth. Higher government share of GDP associated with a particular rate of economic growth had a positive effect on overall employment, while high rates of interest reduced employment growth, possibly by discouraging fixed capital investment in the economy.

85. The analysis showed that women's employment responded positively to the level of exports and negatively to real interest rates (ibid.). Import penetration was the most important influence on male employment, leading to lower levels of male employment. Women's employment tended to increase proportionately to an exogenous increase in male employment. Men's employment did not, however, respond as strongly to an exogenous increase in female employment. This suggests a complementary rather than competitive relationship between male and female employment — evidence that they are located in different segments of the labour market. It also suggests that both men and women are likely to gain employment during periods of broad-based growth, while it has been largely women who have gained under conditions of export-oriented growth.

86. There is some evidence, however, that women's gains in export-oriented manufacturing employment may not be sustainable. The female share of manufacturing employment in the Republic of Korea, for example, declined from 39 to 35 per cent between 1980 and 2004 (Berik, 2008). Similar trends were also observed in Mexico (Fussell, 2000). However, these declines are not inevitable. Thailand, for example, has seen a continued rise in the female share of manufacturing since the 1980s (Jomo, 2009).

87. Trade liberalization has also been associated with the loss of female manufacturing employment in a number of contexts. For example, a study of 10 OECD countries found that increased North-South trade in manufacturing reduced women's employment relatively more than men's, with the largest losses experienced by those countries where female-intensive traded sectors were least able to compete with imports (Kucera and Milberg, 2007). Displacement effects in the informal economy in developing country contexts are unlikely to show up in official data, but studies suggest that they also exist (Williams, 2003; HomeNet/Institute of Social Studies Trust, 2006).

88. Various factors have been put forward to explain declines in the female workforce in manufacturing (Braunstein, 2008; Ghosh, 2009). In some cases, women lost jobs to men as manufacturing production became more skill- or capital-intensive. The reasons for that may lie in women's lower levels of formal education

and skills, weaker access to on-the-job training opportunities or employer preference for male labour for higher-paid jobs. In some cases, the decline reflected the relocation of capital to other countries or the relocation of jobs from the formal to the informal economy[17] in response to greater flexibility in working conditions.

89. A particular problem with women's employment in export sectors is that women are often largely relegated to low-paid positions and are often migrant workers. For example, despite the fact that women employed in the garment industry in Madagascar have been found to have a level of education that is somewhat lower than, but generally comparable to, that of men, the large majority of women are relegated to unskilled jobs and earn low wages, while high-wage skilled positions are largely occupied by men. Increases in wages have been limited to skilled workers only, while unskilled wages have been kept low by the existence of a vast pool of unemployed or underemployed individuals (United Nations Conference on Trade and Development, 2008). Export industries often rely on workers hired on a temporary basis. Temporary jobs, which tend to be filled almost exclusively by women, offer lower wages and lack most of the benefits of more permanent positions (ibid.).

90. The liberalization of trade in food has had particularly serious consequences for women. The shift from the cultivation of domestic food crops to export-oriented agriculture in developing countries and the growing reliance on global food markets have led to increased food insecurity in the developing world, manifested in the volatility of food prices and decline in world food stocks (Patnaik, 2003). While the immediate cause of the acute food crisis in 2008 was the surge in global food prices, the constellation of underlying causes[18] highlighted the costs to developing countries of the neglect of agriculture and the growing dependence on global markets in food. According to one estimate, an additional 109 million people may have fallen below the dollar-a-day poverty line between 2006 and 2008 as a result of the rise in food prices (United Nations, 2008b).

91. While the highly subsidized agricultural sectors in Europe and the United States have been able to export cheap food to developing countries, small-scale farmers in developing countries have had to cope with reductions in public investments in infrastructure, the abolition of subsidies on agricultural inputs and the privatization of extension services and institutional credit. As food producers, women farmers find it harder to respond to high food prices because of the disadvantages they face in accessing cash and productive assets such as land, seeds, credit and technological training (see chap. IV). Rising food prices undermine women's ability to feed themselves and their families. Some women have sought to cope by skipping meals, usually more often than men, to feed their children, switching to cheaper and less nutritious food and selling off their assets (Quisumbing and others, 2008).

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[17] Women's participation in the informal economy is not adequately captured in official statistics.

[18] Such causes include the sharp rise in the price of oil, which increased the cost of transporting food commodities and producing fertilizer; concerns about energy security and increased demand for biofuels led to increased production of sugarcane and maize and a decline in food availability and increased demand for food and fuel from high-growth developing countries (United Nations, 2008b).

## 5. Capital flows

92. Capital flows are made up of both private flows of foreign direct investment and portfolio investment and official flows of development assistance in the form of grants and loans. The deregulation of capital markets and the removal of controls over capital movements has led to the growth in international financial flows. There has been a steady increase in private capital inflows into developing countries and a decline in official lending, not including debt relief.

### Private capital flows

93. Flows of foreign direct investment have played a major role in generating employment for women in certain sectors, mainly labour-intensive export-oriented manufacturing in East and South-East Asia and parts of Latin America and the Caribbean. Women working directly for transnational companies, and those in export-oriented manufacturing, including domestic enterprises, often earn higher wages and enjoy more benefits than those working for other domestic enterprises (Kabeer and Mahmud, 2004; Davin, 2004; Brachet-Márquez and de Oliveira, 2004). Transnational corporations tend to have higher profits than domestic firms, are likely to be larger and hence subject to labour regulations and are often under pressure from consumer groups and trade unions, including at the global level, to maintain certain standards. This wage premium may, however, decline over time. In China, for example, 1995 data showed that both men and women earned wage premiums for working in provinces with high levels of foreign direct investment as a percentage of total investment, with women experiencing larger gains. This pattern had been reversed by 2002, as foreign-owned enterprises shifted into higher value-added industries, which largely employed men (Braunstein and Brenner, 2007).

94. Although foreign direct investment is considered less internationally mobile than portfolio equity flows, there is also the risk of relocation to keep wages low and avoid labour regulations, particularly in sectors with low levels of capital investment, in which women are largely concentrated (Doraisami, 2009). Competition to attract foreign direct investment may lead to a weakening of labour standards, particularly in export processing zones, which can be disempowering for women (Floro and others, 2004).

95. Private capital flows can also impact on gender equality through the periodic financial crises associated with the liberalization of capital markets. The sudden reversal of capital inflows into a country tends to be accompanied by rapid depreciation of the currency and large-scale economic contraction. Past experience suggests that the impact of capital flow fluctuations will depend on whether male- or female-intensive sectors are most affected. In the Republic of Korea, total female employment declined by 6.1 per cent, compared with 4.1 per cent in total male employment during the East Asian financial crisis in the late 1990s. The differences were even larger among regular workers:[19] 18 per cent, compared with 6.6 per cent (Research Institute for Social Development (UNRISD), 2005). In the Philippines, male unemployment increased more rapidly than female unemployment, as male-intensive sectors were more affected. However, working women put in longer hours of paid work, particularly in the agricultural sector, as a coping mechanism (Lim,

[19] Regular workers are defined as "workers with employment contracts of one year or longer" and/or "workers who have worked for one year or longer and who are entitled to fringe benefits" (Lee, 2007).

2000). Similarly, during the 2001 financial crisis in Argentina, male workers experienced a larger net decline in employment than women, and women increased their labour force participation in response to the deterioration of household income (McKenzie, 2004). In addition, women's unpaid work tended to increase because of diminishing resources, and children, particularly girls, were withdrawn from school to help out at home or to take up paid work.

96. Remittances, which have surpassed official development assistance flows in many countries, have become a major source of external financing for households in developing countries. Official recorded remittance flows to developing countries were estimated at $283 billion in 2008, up 6.7 per cent from $265 billion in 2007. However, in real terms, remittances were expected to fall from 2 per cent of GDP in 2007 to 1.8 per cent in 2008 (World Bank, 2008a). The World Bank estimates that remittances will fall by 5 to 8 per cent in 2009 as a result of the global financial and economic crisis. This decline is smaller than that of other capital flows, indicating that remittances will remain resilient relative to many other categories of resource flows to developing countries (World Bank, 2009b).

97. Women make up an increasing percentage of international migrants, migrating independently in search of jobs and economic independence and empowerment (United Nations, 2004). As women migrants take up opportunities created by increased demand for female labour in some services and industries, particularly export-oriented industries, they also contribute to remittance flows (ibid.). For example, 76 per cent of women migrants from Myanmar working as domestic servants in Thailand sent remittances on a regular basis (Caouette and others, 2006). In Indonesia, where migrant workers sent home more than $6 billion in 2006, making remittances the highest source of foreign exchange earnings after oil, women made up 80 per cent of the 680,000 migrants in overseas employment (World Bank, 2008b). The *World Survey on the Role of Women in Development* in 2004 identified remittances from women migrants as an important source of income for households in developing countries (United Nations, 2004). Remittances improve standards of living by enabling households to allocate more resources to food provision, health care and education (International Fund for Agricultural Development (IFAD), 2008).

98. Studies provide evidence of gender differences in remittance patterns, reflecting differences in earnings and family responsibilities (Piper, 2005). For example, from the Lao People's Democratic Republic women migrants working as domestic servants in Thailand sent home an average of $300 annually, while men who were mainly employed in agriculture sent home $257 (Caouette and others, 2006).

99. While migration and the ability to remit can be empowering for women, the costs also have to be kept in mind. Many women migrants face long working hours and increased financial obligations (IFAD, 2008; United Nations, 2004). The increase in professional smuggling means that some women who believe that they are migrating to legitimate occupations find themselves trapped into forced prostitution, domestic service and sweatshop labour under conditions that resemble bonded labour (United Nations, 2004).

**Official development assistance**

100. Development cooperation has been a critical mechanism for women's economic empowerment. For the period 1999-2003, $3.1 billion in official development assistance per year was focused on gender equality, out of a total of $17.2 billion. The estimates for 2001 and 2005 were $5 billion a year out of $20 billion (OECD, 2008). The bulk of the funds was allocated to the social sectors of health and education, with very few resources going to women in the productive sectors of agriculture, energy, transport or finance.

101. Measuring progress and the accountability of bilateral donors and partners for gender equality and the empowerment of women continues to be a challenge because of limited data on resource allocations. Over the past decade, members of the Development Assistance Committee (DAC) of OECD used a "gender equality policy marker" to report on aid focused on gender equality and women's empowerment. The marker aims to measure both targeted activities and gender mainstreaming efforts by identifying activities that have gender equality as a principal or significant objective. Even though reporting on the policy marker improved in recent years, OECD-DAC members face challenges in applying the methodology (OECD-DAC, 2007). As of 2004, only 15 members regularly provided data to the credit reporting system. Not all members use the marker in the same way and not all activities are screened against the gender equality policy marker. Further challenges in reporting include the large number of agencies and government departments involved in aid delivery, and the increasing decentralization of aid administration (OECD, 2005).

102. The implementation of the five principles — ownership, mutual accountability, alignment, harmonization and managing for results — set out in the Paris Declaration on Aid Effectiveness[20] provides an opportunity for donors and partner countries to systematically undertake gender analysis and gender impact assessments in policy development and implementation at the national, sector and project levels (OECD-DAC Network on Gender Equality, 2007). The principle of managing for results, for example, provides an opportunity to track resources invested in women's economic empowerment.

103. Donors are increasingly channelling their assistance to non-governmental organizations (NGOs) via government, funding international NGOs located in donor countries or funding large in-country NGOs, sometimes at the expense of smaller women's organizations, particularly those working at the grass-roots level (Association for Women's Rights in Development (AWID), 2007). Most women's organizations working at the global, regional and national/local levels work with very small budgets and are finding it increasingly difficult to secure the funding they need. A survey by AWID of 845 women's organizations found that two thirds had annual budgets of less than $50,000. In 2005, more than 700 leading women's organizations worldwide had a collective income of $76 million (ibid.).

[20] Paris Declaration on Aid Effectiveness: Ownership, Harmonization, Alignment, Results and Mutual Accountability, adopted at the High-level Forum held in Paris from 28 February to 2 March 2005.

## C. Women's voice in economic decision-making

104. There is considerable evidence of the positive impact of women's representation in decision-making in a range of areas. A survey of 1,000 high-level civil servants, members of the United States Senior Executive Service, found a direct relationship between the number of women working in a Government agency and the agency's willingness to advocate for gender equality (Dolan, 2000). A study of women in local government in India found that elected women leaders were more likely to allocate resources to the construction, repair and provision of a variety of public goods (including roads, health clinics, sanitation, transportation, childcare centres and training of midwives) and to achieve results at a lower price. They were also more likely to allocate resources to public goods preferred by women (Beaman and others, 2008). A study of Fortune 500 companies found that those with more women board directors had significantly higher financial returns, including 53 per cent higher returns on equity, 42 per cent higher returns on sales, and 67 per cent higher returns on invested capital (OECD, 2008).

105. Despite this evidence, one major constraint on women's economic empowerment is their absence from the public forums in which decisions are taken that impact, directly or indirectly, the distribution of economic and financial resources. Women are underrepresented in structures of governance, where key policy decisions are made and resource allocations are decided. At the regional level, women occupy 21.3 per cent of seats in parliament in the countries of the Organization for Security and Cooperation in Europe (OSCE), varying from 9.1 per cent in Turkey to 47 per cent in Sweden. Elsewhere, representation of women varies from 21.7 per cent in the Americas to 18.1 per cent in sub-Saharan Africa, 18 per cent in Asia, 13 per cent in the Pacific and 9.7 per cent in the Arab States (Inter-Parliamentary Union, 2009). Women ministers of the 27 States members of the European Union were found to hold portfolios relating to socio-cultural functions (36.7 per cent), such as social affairs, health, children, family, youth, older people, education, science, culture and sports, rather than the economy (17.7 per cent) — finance, trade, industry and agriculture (European Commission, 2008a).

106. Women are also underrepresented in management positions in both public and private sectors around the world. Within OECD countries, the share of women in management is highest in the United States of America, the United Kingdom of Great Britain and Northern Ireland and Ireland, where it is between 8 and 12 per cent, compared with 12 and 18 per cent of men. It is lowest in the southern European countries, such as Italy, Spain and Greece. In the United States, women make up only 2 per cent of chief executive officers in the Fortune 500 companies. Within OECD, only 7 per cent of directors of leading companies are women (OECD, 2008).

107. Women are not well represented on the boards of major companies. Over 46 per cent of large firms in OECD countries have no women on their boards, while only 23 per cent have more than one woman (ibid.). The number of female directors is highest in Norway and Sweden and lowest in Italy, Portugal and Japan. While North American companies are among global leaders, women still represent less than 13 per cent of board members in the United States and 11 per cent in Canada. In the European Union, all the governors of the central banks are men, and women are represented at only 17 per cent in key decision-making bodies of those organizations (European Commission, 2009).

108. Although there is less detailed information on other regions of the world, analysis of 2000 ILO data for 70 countries found that women held only 27 per cent of positions that were classified as having "status, influence, power and decision-making authority", such as legislators and senior government officials, corporate managers and general managers (Anker, 2005). The representation of women varied between 32 per cent in transitional economies and 28 per cent in developed countries, with, for example, 31 per cent in Latin America, 15 per cent in Asia and 9 per cent in the Middle East (ILO, 2004a). Per capita GDP was not a major factor in explaining variations in the percentages of women in decision-making positions. There was, however, a strong positive and statistically significant association between women's participation in decision-making positions and their participation in the non-agricultural labour force (Anker, 2005).

## D. Creating an enabling environment for women's economic empowerment

109. The evidence strongly supports a growth strategy that has the potential for improving the employment prospects for both women and men: a strategy for "equalizing upwards" rather than downwards, consistent with the goals of poverty reduction and gender equality (Elson, 2009). A required change would be a shift in the focus of macroeconomic policies to full employment and decent work for all as the central goal of economic development, supported by greater coordination between monetary, fiscal and exchange rate policies.

110. Gender-sensitive economic policies should be grounded in an analytical framework that considers the totality of activities contributing to economic wealth and human well-being — productive and reproductive, paid and unpaid, formal and informal. Economic and social development should be linked through employment-centred and gender-sensitive growth strategies, as well as investments in health, education and social protection. The ability of women and men to combine paid and unpaid work and the equitable distribution of paid work opportunities and unpaid work responsibilities between women and men is essential to ensure gender-equitable outcomes (Berik and others, 2009).

111. Fiscal policies should combine the more effective mobilization of domestic resources with expansionary public expenditures which protect and promote livelihood activities across different sectors of the economy. Gender-responsive budget analysis would be an important policy instrument for identifying intended and unintended biases in the mobilization and expenditure of public resources, exposing these to public scrutiny and holding Governments accountable with regard to their gender-equality commitments.

112. Monetary policies should support fiscal expansion and export promotion to provide adequate liquidity to a growing economy and foster low but positive real rates of interest for private (and public) investment. Prudent capital management techniques, including well-designed capital controls, would lead to a more stable, less crisis-prone, growth trajectory. It would prevent lower interest rates from triggering large-scale capital flights. It would also enhance the bargaining power of Governments and workers in relation to finance capital in the context of an open economy. Policies which slow the movement of capital would also allow scope for

women workers to bargain for higher wages in the export sector, in line with their increasing productivity (Seguino and Grown, 2006).

113. A basic level of social protection for all should be part of the social contract between the State and its citizens. Social protection measures should be designed to minimize the trade-offs that women face in carrying out their productive and reproductive roles. Beyond social protection, a broader set of social policies is needed to support the care of children, the sick and elderly and to increase investment in human capital and capabilities necessary to sustain long-term growth. Efforts to increase women's participation in economic decision-making are also important.

## III. Access to full employment and decent work

114. Labour is the most widely available factor of production at the disposal of people throughout the world and the primary means by which they earn a living. It is often the only resource at the disposal of the large majority of poor people, and through their engagement in markets for their labour they are able to meet their basic needs. The importance of women's access to labour markets was recognized in Millennium Development Goal 3 on gender equality and women's empowerment, with an increase in women's share of non-agricultural employment included as an indicator of progress. Recognition of the importance of improvements in the quality of paid work for the eradication of extreme poverty and hunger led to the addition of "full and productive employment and decent work for all, including for women and young people" as a target for Millennium Development Goal 1 (A/61/1, para. 24).

115. Decent work, as defined by ILO, involves opportunities for work that is productive and delivers a fair income, security in the workplace and social protection for families; better prospects for personal development and social integration; freedom for people to express their concerns, organize and participate in the decisions that affect their lives; and equality of opportunity and treatment for all women and men. The lack of decent work has been identified as the primary cause of poverty (ILO, 2009a).

116. Women have increased their share of employment to 40.5 per cent of those employed (ILO, 2009b) during a period when employment has become increasingly precarious. Despite variations by region and over time, a gender division of labour persists, with a number of interrelated features differentiating how women and men access and benefit from employment. These include the disproportionate concentration of women in "vulnerable" forms of work; occupational gender segregation and wage gaps; and the unequal gender division of unpaid domestic labour.

117. Those factors help to explain the gender-specific impact of apparently gender-neutral macroeconomic change, including the immediate and longer-term implications of economic crises. By the end of 2008, working poverty, "vulnerable" employment and unemployment had begun to increase again as the effects of the economic slowdown spread. The impact of the crisis will be felt by both women and men, but not necessarily in the same manner.

118. The present chapter examines the factors that constrain women's access to employment, limit the productivity of their labour efforts and undermine their

capacity to bargain for better conditions. It explores a number of policy interventions to address labour-market-related constraints.

## A. Constraints in the labour market

### 1. Predominance of non-standard forms of work

119. While employment expanded by about 30 per cent between the 1990s and the mid-2000s (ILO, 2008a), the period was characterized by a contraction of formal employment and decent work (full-time, formal, regular and permanent contracts covered by labour legislation) and a proliferation of various kinds of "atypical" or non-standard work in both developed and developing countries. The bulk of new employment in recent years, particularly in developing and transition countries, has been in the informal economy (ILO, 2002a). Such forms of work are generally precarious and poorly paid, with few benefits, and, particularly in developing countries, they are not covered by labour legislation or social protection. Recent estimates suggest that informal work now accounts for more than 24 per cent in the transition economies, more than 47 per cent of total non-agricultural employment in the region of the Middle East and North Africa, more than 50 per cent in Latin America and more than 70 per cent in sub-Saharan Africa and South Asia (Charmes, 2009). The estimates also show an upward trend in informal employment in all regions.

120. There are a number of factors behind the rise of non-standard or atypical work (UNRISD, 2005; Beneria and Floro, 2005). The downsizing of the public sector and privatization of State-owned enterprises are contributory factors, as retrenched public sector employees have often turned to the informal economy for a living. Another contributory factor is the failure of current growth strategies to generate formal employment for all. The rise of informal working arrangements also reflects the deregulation of labour markets as part of the process of economic liberalization. Employers are able to hire labour on increasingly less secure contracts within formal enterprises, and subcontract out activities to workers located in unregistered enterprises or in homes (Beneria and Floro, 2005; Heintz and Pollin, 2005; Tokman, 2006). The search for flexible labour arrangements in an increasingly competitive global environment has led multinational firms to locate different stages of or entire production processes in different parts of the world in order to take advantage of differences in wage costs, factor endowments or congenial investment climates.

121. As a result of those trends, there have been changes in the distribution of income away from labour in favour of capital in a number of countries (Epstein and Power, 2003; ILO, 2008a). In 51 out of 73 countries for which data is available, the share of wages in total income declined between the early 1990s and the mid-2000s (ILO, 2008a). During the same period, the income gap between the top and bottom 10 per cent of wage earners increased in 70 per cent of countries for which data is available. The decrease in the proportion of unionized labour in many countries has reinforced those trends (Katz, 2000).

122. Available data show that access to labour markets and to decent work remains particularly limited for women (ILO, 2008c). Women are disproportionately represented in informal work and concentrated among lower-quality jobs within self-employment (ILO, 2007a). At the global level, the share of vulnerable employment in total female employment was 52.7 per cent in 2007, as compared

with 49.1 per cent for men. However, the gender gap in the share of vulnerable employment in total employment for women and men shows a diverse picture by region, with the largest gaps found in North Africa and the Middle East. Sub-Saharan Africa and South Asia have not only a relatively high share of vulnerable employment in total employment, but also a relatively large gender gap in vulnerable employment shares (exceeding 10 percentage points) (ILO, 2009b). Women in informal work have no access to social security or protection, and have limited potential to organize to ensure the enforcement of international labour standards and human rights (Chant and Pedwell, 2008). Where employers draw on a labour force that has very few alternatives, they are able to pay exploitative wages. For example, concerns have been raised about the exploitation of women workers in export processing zones, including low wages, intimidation of workers trying to organize themselves and violence and sexual harassment (ILO, 2004b).

123. Household data from Costa Rica, Egypt, South Africa, Ghana and El Salvador showed that the relative risk of poverty was higher for informal than formal employment and for agricultural relative to non-agricultural activities. In addition, employment in informal activities of the kind in which women were concentrated — own-account workers and unpaid workers in family enterprises — was associated with higher-than-average levels of household poverty than the forms of wage employment in which men were concentrated (Chen and others, 2005).

### 2. Occupational segregation and wage gaps

124. An important indicator of women's labour market choices is the degree of gender segregation in specific sectors, occupations and positions. Horizontal segregation restricts women to specific sectors and occupations, while vertical segregation limits them to particular positions within occupational hierarchies.

125. Only a small proportion of employed women work in industry worldwide (18.3 per cent in 2008, compared with 26.6 per cent of men). Women are increasingly found in the services sector, which in 2008 accounted for 46.3 per cent of all female employment, compared with 41.2 per cent of male employment (ILO, 2009b). While women have continued to move out of the agricultural sector in all regions of the world, 2007 estimates suggest that, overall, women are still overrepresented in that sector. According to ILO estimates, globally the share of women employed in agriculture stands at 35.4 per cent, as compared with 32.2 per cent for men. In sub-Saharan Africa and South Asia, the agricultural sector makes up more than 60 per cent of all female employment (ibid.). Most workers in the developed countries, men as well as women, are found in waged/salaried employment. There is greater variation in the gender distribution of workers in developing countries, but women are considerably more likely than men to be self-employed in the poorer regions of sub-Saharan Africa and South Asia, as well as in East and South-East Asia and the Middle East (ILO, 2008c).

126. Vertical segregation refers to the concentration of women and men at different levels of the labour hierarchy. Even in occupations dominated by women, men usually occupy the more skilled, "responsible" and better-paid positions (ILO, 2004a). The "glass ceiling" refers to instances where women's movement into more senior and managerial positions is hampered by institutional barriers, including norms and attitudes (ibid.).

127. ILO data suggest a very gradual reduction in the gender segmentation of labour markets since the 1980s, with some regional differences. In 2000, there were far fewer occupations in which over 80 per cent of the workforce was either female or male (Anker and others, 2003). In both developed and developing countries, however, women constitute a larger percentage of care workers as compared with their representation in the total workforce. Data available from the Luxembourg Income Study for 12 mainly high-income countries indicate that women constitute between 32 and 54 per cent of the total workforce and between 68 and 88 per cent of paid care workers (Razavi and Staab, 2008). Today, there is a significant international migration of women for caregiving roles, as both domestic and public sector workers, particularly to countries where the care crisis has generated a high demand for care workers (Beneria, 2008).

128. According to ILO (2004a), women occupy around 30 to 60 per cent of professional jobs in countries for which data is available. However, as noted above (see chap. II), women are in a minority of positions with authority, influence or decision-making power (legislators, senior officials or managers). They have not made major gains in skilled jobs in the "new" occupations in the information technology industry. Their share of occupations in computer programming and systems analysis varied between 20 and 30 per cent in places as diverse as China, France, Germany, the Republic of Korea and the United States. While women in Ghana, for example, made up 70 per cent of employees in information and communications technology-related businesses, such as data-entry services and call centres, they worked largely in lower level positions (United Nations Development Programme (UNDP), 2008).

129. An important indicator of equal access to decent work is the gender wage gap, i.e., the difference between wages earned by women and men (ILO, 2009b). It is estimated that globally, women earn 16.5 per cent less than men (International Trade Union Confederation, 2008). A study of the impact of economic growth, trade and foreign direct investment in the 1980s and 1990s on gender wage gaps within particular occupational categories, undertaken in a large sample of developed and developing countries, found evidence of a decline in the gender wage gap, but only for richer countries (Oostendorp, 2009). There was no clear or significant effect among lower-income countries or for different skill levels or occupations.

130. Evidence relating to variations in the gender wage gap must be interpreted with caution. While there has been a decline in most countries in the gender wage gap in the manufacturing sector in some countries, such as Costa Rica and the United Kingdom, other countries have experienced increased wage gaps (for example, Egypt, Sri Lanka and El Salvador). Where the wage gap narrowed, this was due to a decline in male wages rather than an increase in women's wages (ILO, 2007a). In some cases, a decline in the wage gap between men and women may conceal a growing class divide among women (McCrate, 2000; Beneria, 2003).

131. Analyses of labour markets in Europe and Central Asia show that although the reduction of the gender wage gap is a major political objective, progress remains slow. Throughout the European Union, the difference in average gross hourly earnings between women and men across the economy in all establishments has remained high, at 15 per cent (ILO, 2009b).

132. Earning gaps also affect women working in the informal economy. As wage workers, they are more often in casual or piece-rate work, where they earn less than

men. In India, casual female wage workers earn half the wages of casual male workers (Das, 2006). In rural north-eastern Ghana, women agricultural wage labourers were paid between a third and a half as much as men (Whitehead, 2009).

133. The persistent gender wage gap across regions may reflect a variety of factors, including women's continued disadvantage in terms of education and skills; their lack of an organized voice and bargaining power; gender-specific constraints on their labour market mobility; and their relatively high involvement in part-time or temporary jobs. It may also reflect the concentration of women workers in forms of employment where the pressures of global competition keep wages down. In some cases it reflects direct sex discrimination in remuneration. In industrialized countries, for example, problems of direct discrimination in remuneration have been noted, in particular with regard to professional and executive level jobs (ILO, 2007a).

### 3. The gender distribution of paid and unpaid work

134. Available data from all regions, including from time-use studies, reveal significant differences and inequalities between women and men with regard to paid and unpaid work, including the division of household responsibilities and care work. In the early 1970s, the impact of this unequal responsibility for unpaid domestic labour was already being referred to as an additional "reproductive" tax on women's time (Palmer, 1991).

135. Most care work remains unpaid and continues to be classified as a non-economic activity (ILO, 2009b), despite the important debate about the inclusion of unpaid work in national income accounts (UNDP, 1995).[21] Women's care responsibilities directly affect their choices in the labour market. Changes in demographics in rapidly ageing societies and in the context of HIV/AIDS have increased the need for care and expanded the focus of care from children to the elderly and to adults of prime working age. In addition, urbanization and migration, which have weakened the traditional family support system, and the growth of single-headed households have further increased the burden of care work (see E/CN.6/2009/2).

136. Women's increased participation in paid work has not been accompanied in most contexts by an increased share of men's participation in unpaid work. Data on the gender division of paid and unpaid work in high-income countries revealed that in all the countries covered, men spent a longer period of their working day in market-oriented work, while women spent more time than men in cooking, cleaning and childcare (UNDP, 1995; Razavi and Staab, 2008). In all of the countries covered, except the Nordic countries, combined market and non-market work resulted in longer working days for women.

137. Detailed time-use studies on Argentina, India, Nicaragua, the Republic of Korea, South Africa and the United Republic of Tanzania indicated that women generally had longer working days when both paid and unpaid work was counted and that the amount of unpaid work performed increased when there was a young child in the house. Better-off households, which were more likely to have access to time-saving infrastructure, such as piped water and electricity, and to purchase

[21] See also the forthcoming 2010 *Feminist Economics* special issue on unpaid work, on time use, poverty and public policy.

labour-saving technologies and domestic help, spent less time on unpaid care work (Budlender, 2008).

138. To assist both women and men in reconciling their work and family responsibilities, a number of countries have introduced policies on working arrangements, including reduction of long legal working hours, flexibility of work time and location, and the possibility of taking part-time work (see E/CN.6/2009/2). In particular, the European Union has made significant efforts to promote reconciliation policies among its member countries. Many countries have adopted legislative measures to help balance family and labour market work (Beneria, 2008).

139. Part-time work offers a measure of flexibility to women and men with care responsibilities. However, it is mainly utilized by women. Within OECD, nearly three out of four part-time jobs are held by women with dependent children, and more than one in four women work part time (OECD, 2008). In the United Kingdom, parenthood often resulted in women working part time while men increased their hours of work (Bellamy and Rake, 2005). Women working part time often faced a wage penalty. Women working full time earned 82 per cent of the full-time male hourly wage, while women working part time earned 59 per cent of the male wage. Evidence from industrialized countries suggests that the wage gap associated with parenting represented 6-7 per cent of earnings for one child and 13 per cent for two children (ILO, 2004a). In Sweden, however, where women make up 97 per cent of part-time workers, comprehensive State support means that they do not incur a wage penalty compared with women in full-time work (Bardasi and Gornick, 2008; Stark, 2008).

140. Conversely, the absence of the option of part-time work can penalize women (Nagy, 2008). The dismantling of the childcare support that prevailed in the socialist era in many Eastern European countries, and the absence of any provision for part-time work, has meant that women are now forced to choose between working for wages and raising children. It is increasingly difficult to balance the two activities (Fodor, 2009).

141. In developing countries, many poor women take up self-employment as a means of reconciling their domestic responsibilities and their need for income. This is not always a voluntary decision. In the slums of Guatemala City, 40 per cent of working mothers in low-income neighbourhoods looked after children themselves, which suggests that they would not have been able to take up employment if their children had not been able to accompany them (Hallman and others, 2002). A study conducted in Kyrgyzstan indicated that 24 per cent of women, compared with 2 per cent of men, said that their care responsibilities kept them from taking up labour market opportunities (Morrissey and others, 2007). In Latin America, over half of all non-employed women aged 20 to 24 cited unpaid household work as the reason they did not seek employment (Addati and Cassirer, 2008).

142. At the same time, paradoxically, other poor women with young children may have to take up waged work because they lack the capital, know-how and social networks necessary to start their own enterprises, or because waged work offers higher returns than any form of self-employment open to them. Such women cope in a variety of ways (Kabeer, 2008a; Addati and Cassirer, 2008). Some rely on other female relatives, including older children, to take on their childcare responsibilities, which can negatively affect the educational prospects of children. Some take their

children to markets, fields or roadsides with them. Others leave their children at home to look after themselves.

143. Hiring domestic workers has always been a common solution in all parts of the world for more wealthy families seeking to reconcile household responsibilities with the demands of employment. Domestic work has become one of the major sources of employment for women; for example, 10 per cent of all new jobs created in Latin America in 2004 were in domestic service (Antonopoulos, 2008). Domestic workers (who are often women migrants or belong to minority groups) work under difficult conditions in many countries, often facing exposure to violence and exploitation (United Nations, 2006a). Many domestic workers do not have formal contracts and receive no social benefits, such as health insurance or pensions (Razavi, 2007). The hidden nature of domestic work makes it more difficult to enforce legislation (ILO, 2009c).

## B. Increasing access to economic opportunities in the labour market

144. The fact that women are located in many different sectors of the economy and that their occupational status varies suggests that no single policy intervention will address the full range of constraints they face. Key interventions focus on developing women's human capital and capabilities and investing in their ability to adapt to changing labour markets; providing support for their care responsibilities; establishing equitable labour market regulations; and enhancing their voice and capacity for collective action.

### 1. Education and skills development

145. The transformative potential of education for promoting both gender equality and empowerment of women and broader development goals has been widely acknowledged. Millennium Development Goal 3 highlights the need to close the gender gap in primary education, and considerable progress has been achieved (International Bank for Reconstruction and Development (IBRD)/World Bank, 2008). The knowledge and skills gained through education expand the range of employment opportunities. Estimates indicate that an extra year of schooling increases women's wages by 10 to 20 per cent (Psacharopoulos and Patrinos, 2004). Returns to schooling are higher in developing than in developed countries, and vary by sex and level of education. In developing countries, the widest difference in rates of return by sex is found at the primary education level, with men deriving greater economic benefits from education than women. Possible explanations include discrimination against women and different job opportunities available to women and men at different levels of education (IBRD/World Bank, 2008).

146. Discrimination against women and girls in educational opportunities is one factor underlying gender segregation in the labour market in many parts of the world. In 2006, the median share of women in scientific tertiary studies was 29 per cent in general, and 16 per cent for engineering (United Nations Educational, Scientific and Cultural Organization, 2008). Efforts are needed to encourage girls to study non-traditional subjects, including math, science, engineering and computer technology. The importance of gender-sensitive curricula and pedagogy that relates math and science to the everyday experience of girls and boys has been emphasized as a way of promoting interest in science among girls.

147. Investments in education also need to address the human capital and capability deficits of the current generation of working women. Poor women who missed out on the expansion of educational opportunities may find themselves unemployed, or trapped in jobs with few promotion opportunities because of their lack of education and skills. Increased education and training for women can also increase their opportunities for migration under skilled-migration schemes (IOM, 2008). Skills development should also address deskilling and skill erosion among migrant women. A variety of approaches, including non-formal education, technical and vocational training, agricultural extension services, workplace training, lifelong learning and training in new technologies, are needed to assist such women in searching for better jobs.

148. In the context of rapidly changing technologies and market conditions, workers need skills that allow them to take advantage of new opportunities. The conclusions of the ninety-seventh session of the International Labour Conference, held in 2008, called for opportunities for continuous learning for both wage and self-employed workers to upgrade their competencies and learn new skills throughout their lives. Socially subordinate groups, including women, also need inputs to improve their self-confidence, awareness of their rights and negotiating skills (ILO, 2008d).

149. Evidence on women's access to training opportunities suggests considerable scope for improvement. Many vocational training programmes have reproduced gender biases in opportunities and content, favouring "male" occupations (carpentry, metalwork, masonry and motor mechanics) in their efforts. Where programmes are available for women, they tend to be restricted to subjects traditionally perceived as women-oriented, such as home economics, secretarial studies, tailoring, hairdressing and beauty care. Where such training results in employment opportunities, it is usually in jobs which are poorly paid. Even where courses included information and communications technology training, women tended to be relegated to word processing, while men dominated software development (United Nations Division for the Advancement of Women, 2005).

150. Access to new skills through vocational training helps to address some of the barriers women face in the labour market. A review of efforts to train women in non-traditional skills in the Caribbean region concluded that increasing numbers of women were finding jobs in non-traditional occupations. Many women, however, had to start their own businesses in areas such as woodwork, repairs of small appliances and manufacturing, because of the prejudice they faced from prospective employers. A survey of women in the construction sector found that the majority were of the view that formal training in building technology had increased their career options but that there were still barriers to women's entry into those jobs (Ellis, 2003).

### 2. Redistributing unpaid work

151. Redistributing unpaid work and promoting equal sharing of responsibilities requires a range of policy interventions. One option is the provision of public services and labour-saving technologies and infrastructure. Another is support for the provision of services and infrastructure through other actors. A third is the redistribution of the burden of unpaid work between women and men.

152. Investments in public infrastructure such as water, transportation and energy can significantly reduce domestic work, including caregiving, within households, in particular in developing countries. Similarly, technological advances such as running water or electrical appliances can further reduce the burden of time and energy. Measures are needed to increase the access of poor households to infrastructure and technologies. The Employees' Welfare Fund of the Export Processing Zone in Mauritius, for example, provided loans to workers at concessionary rates for the purchase of domestic appliances (Addati and Cassirer, 2008) (see also chap. IV).

153. Reliable and affordable provision of care facilities and services for children, the sick and the elderly plays a key role in facilitating the reconciliation of work and family life. In some cases, investment in educational services enables parents to reconcile their family and labour market work. The most commonly provided facilities are preschools and kindergartens. Governments have encouraged the private sector and non-governmental organizations to become active providers, and have granted subsidies to care providers or income allowances to parents in order to make childcare services more affordable. Argentina, Chile, the Republic of Korea and Uruguay, for example, have moved towards more comprehensive provisioning of care services, extending services and experimenting with financing and delivery mechanisms (E/CN.6/2009/2). However, almost half of the countries of the world have no formal programmes for children under the age of 3, and in countries that do have programmes, coverage is limited. In Spain, however, where compulsory education starts at age 6, early school education (3-5 years) is free and 95 per cent of children above the age of 3 attend (Beneria and Martínez-Iglesias, 2009).

154. Redistributing the burden of unpaid work between women and men requires a range of interventions focused on transforming both individual attitudes and behaviours and institutional arrangements, particularly in the labour market. A study in 20 developed countries between 1965 and 2003 found that men's unpaid work had increased. The main factors behind this change were the increased involvement of women in paid work, together with policies by employers and the State to make it easier for men to engage in unpaid work (Hook, 2006). The study pointed to the importance of identifying the policies and structures which hindered or facilitated men's unpaid work. The most systematic promotion of equal caregiving roles and equal sharing of unpaid work has been undertaken in the Nordic countries. These are also countries with some of the highest female labour force participation rates within OECD (OECD, 2008).

155. In some cases, change is promoted through civil society initiatives. A well-documented programme involving young men has been developed by Programa H in Brazil and Mexico, using workshops, videos and manuals on fatherhood, caregiving and HIV/AIDS to promote change in attitudes and behaviour (Barker, 2008). The Sonke Gender Justice Network in South Africa uses innovative approaches to strengthen men's capacity and commitment to care for children, including orphans, affected by HIV/AIDS in rural areas (Esplen, 2009). An innovative project by Africare in Zimbabwe trained 120 men aged 20 to 65 as volunteer caregivers to increase men's participation in home-based care and HIV/AIDS education (E/CN.6/2009/2).

156. However, increased sharing of responsibilities between women and men will not adequately address the persistent challenges of caregiving. Increased

involvement in care work of all stakeholders — States, the private sector, civil society and households — is needed to address the persistent challenges of caregiving in society (E/CN.6/2009/2). Strong public provision of care services facilitates reconciliation of work and family life. In the Nordic countries and other countries within the European Union such provision has resulted in increased opportunities for women in the labour market. Available studies show that the more equal sharing of responsibilities results in benefits for both women and men, including, inter alia, better work/life balance and improved well-being, as well as enhanced relations with partners and children. It also results in higher productivity levels for firms facilitating reconciliation of work and family life.

### 3. Regulatory frameworks

157. The ILO Declaration on Fundamental Principles and Rights at Work, adopted by the International Labour Conference at its eighty-sixth session in 1998, and its follow-up, marked a renewed universal commitment among members to respect, promote and realize the principles of freedom of association; recognition of the right to collective bargaining; elimination of all forms of forced and compulsory labour; abolition of child labour; and elimination of discrimination in employment and occupation.

158. Regulation of the labour market affects the ways employers contract for the services of labour and includes the rights and responsibilities of the parties, the terms and conditions of work and the resolution of disputes. Regulation can be instrumental in eliminating gender inequalities and discrimination in labour markets and ensuring women's access to decent work (Seguino, 2002b). Such regulations can be gender-specific — explicitly applicable to either men or women — or gender-neutral. Both gender-specific and gender-neutral regulations have the potential to promote gender equality and women's empowerment, but both may also have detrimental effects.

159. Some gender-specific forms of legislation intended to "protect" — such as the ban on women's night work — may instead restrict women's employment options. Excessive hours of work, including night work, are not family-friendly for either men or women, and Governments should specify limits on overtime hours for both women and men and enforce work hours and overtime wage regulations. Other gender-specific regulations that seek to address constraints on women's employment may jeopardize women's employment chances if they entail costs, particularly if such costs fall on private employers (Rodgers, 1999). Cost-sharing of desirable gender-specific provisions between employers, employees and government would simultaneously reduce gender-based discrimination and dampen negative wage effects. In some countries, efforts have been made to limit female migration in an attempt to protect women from the abuse they may encounter in the labour market, particularly as domestic workers. The laws are intended to protect the workers, but also risk limiting women's mobility and access to employment (United Nations, 2004).

160. Some seemingly gender-neutral regulations can have important benefits for women workers. The extent to which they will benefit vulnerable women workers will depend, however, on conditions in the labour market and the level of enforcement. Studies of the impact of minimum wages note that they often have a favourable impact for the most exploited sections of the workforce (Devereux,

2005). Minimum wages provide a benchmark for bargaining for "fair remuneration" by workers, even in the informal economy.

161. Regulation that is fair and properly enforced can protect vulnerable workers, help bridge the gap between formal and informal working conditions and create more unified labour markets. It is, however, increasingly difficult to ensure that all women benefit from labour market regulations because so much of women's work in developing countries is in the informal sector, which remains beyond the reach of such regulations (Cornish, 2007; Franck, 2008). Although there is recognition that the informal economy can no longer be defined as everything that is not included in the formal economy, because such a narrow concept fails to include the increasing mobility of workers between the two (Kaufmann, 2007), core labour standards, no matter how effective, are often limited to the formal sphere (Luce, 2005). The overarching objective of the ILO decent work agenda is to move more workers into formal work to increase access to rights, social protection and collective bargaining power (Chant and Pedwell, 2008).

162. An ILO report on decent work and the informal economy indicated that there is a solid international basis for extending rights to the informal economy. It noted that the rights deficit in the informal sector at the national and local levels can be traced to how rights are expressed and enforced through national and local law and practice, and how informal workers are empowered to claim their rights. The rights deficit is linked to whether enterprises were registered and observed the regulations governing business activities. The report also highlighted the constraints posed by labour administration. The labour inspection services in many developing and transition countries are not adequately staffed or equipped to effectively enforce standards in the informal economy, especially in terms of covering the myriad of microenterprises and small enterprises or the growing numbers of homeworkers (ILO, 2002a).

163. Innovative schemes have been developed to address these constraints, involving labour inspection auxiliaries, trade unions and informal workers themselves. In the state of Gujarat in India, for example, the Government agreed to allow the Self-Employed Women's Association (SEWA) to assist in monitoring the conditions of homeworkers and establishing minimum piece rates consistent with the minimum wage (ibid.).

164. Some countries, such as Argentina, Chile and South Africa, have taken legislative measures to provide basic labour and social rights for domestic workers (E/CN.6/2009/4). Since 2002, domestic workers in South Africa have had the right to minimum wages, paid leave, overtime payments and severance pay. Employers are required to register domestic workers with the Unemployment Insurance Fund and pay contributions, making them eligible for unemployment and maternity benefits (ILO, 2009c).

165. The international labour standards of the ILO, the ILO Declaration on Fundamental Principles and Rights at Work and other international instruments, such as the Millennium Development Goals, the Beijing Platform for Action and the Convention on the Elimination of All Forms of Discrimination against Women, provide a solid international basis for extending rights to the informal economy (ILO, 2002b).

### 4. Voice and bargaining power

166. Social dialogue encompasses all types of negotiation, consultation or exchange of information between representatives of Governments, employers and workers, on issues of common interest relating to economic and social policy. The priorities and needs of women should be voiced in such dialogue. An ILO study of 50 social dialogue institutions found, however, that almost half did not include issues relating to gender equality in their agendas. Some efforts have been made to address this exclusion. The ILO Regional Programme for the Promotion of Social Dialogue in French-speaking Africa promoted a culture of social dialogue in 23 countries where gender equality was included as a cross-cutting issue. Action at the national level has included tripartite commissions focusing exclusively on gender equality issues in some Latin American countries. Action has also been taken in specific sectors. The British Association for Women in Policing, in partnership with other organizations, promoted a gender-balanced police force, an enabling environment for good performance and women's involvement in policymaking (ILO, 2009d; Breneman-Pennas and Rueda Catry, 2008).

167. The capacity of women workers to articulate their priorities and needs and demand their rights is often undermined by their vulnerable position in the labour market. In some parts of the world, women are more likely than men to work from home, on their own account in the informal sector, or in private homes as domestic workers, where they may be isolated from other workers who share their interests. Building the capacity of working women to play an active role in organizations which can represent their needs and interests is important. Women have actively demanded their economic rights through a range of organizations, including political parties and trade unions, as well as women's organizations and networks.

168. Trade unions in both developing and developed countries have not always been at the forefront of struggles in support of the rights of vulnerable workers, particularly women. There have been concerted efforts — with some success — on the part of women activists to promote greater sensitivity to women workers' needs in mainstream trade unions. Trade unions in a number of countries have become increasingly concerned with social issues that go beyond the traditional concerns with wages and working conditions, including issues related to gender equality and demands for family-friendly policies (Addati and Cassirer, 2008). Trade unions have increasingly addressed issues relating to migrant women workers. Some trade unions have set up special mechanisms to ensure that women's issues are not overlooked, such as the Union Women's Network in Mexico (Brickner, 2006).

169. There has been a proliferation of women-only unions and organizations promoting the rights of women workers. Three new women's trade unions were set up in the Republic of Korea, for example, in the aftermath of the financial crisis in the late 1990s to fight exploitation and abuse of women workers (Broadbent, 2007). In Nicaragua, the Movement of Working and Unemployed Women was set up in 1994 after the failure of the main trade union to support the demands of women workers in the maquilas (Bickham Mendez, 2005). The Self-Employed Women's Association in India and StreetNet in South Africa are examples of well-known organizations working with women in the informal economy.

170. Some success has been achieved in organizing marginalized workers — domestic workers in South Africa (Devenish and Skinner, 2004), rag-pickers in India (Chikarmane and Narayan, 2005) and migrant women in Malaysia (Lyons,

2006). Such organizations have made creative use of legal conventions, including the Convention on the Elimination of All Forms of Discrimination against Women, to promote their demands for recognition for their work, fairer returns to their labour and access to social security.

## IV. Access to land, housing and other productive resources

171. The mix of activities that make up household livelihood strategies in many parts of the world requires access to a range of productive resources. Land and housing function as sites of production, stores of value, buffers against contingencies, sources of income and collateral for credit for consumption and investment purposes. They also provide security and define social identity. Land and other natural resources, together with the infrastructure and services needed to realize their productive potential, are critical to rural and urban livelihoods. Women and men in rural areas also need access to water and forest products, as well as to productive inputs for farm and off-farm work to support their livelihood strategies.

172. Women's importance in food production in many parts of the world underscores the need to provide them with security of tenure for the land they cultivate, as well as access to and control over resources necessary to increase agricultural productivity and food security (Grown and others, 2005; Agarwal, 1994). Limited access to land rights, housing, credit, technology, markets and extension services undermines women's sustainable livelihoods.

173. Changes as a result of population growth, economic policies, climate change, the spread of markets and urbanization have created new challenges as well as new opportunities in women's access to and control over resources. Providing a global overview of this complex issue is difficult, particularly because of the lack of sex-disaggregated data on ownership/control/access in relation to resources.

174. Climate change and the food and energy crises pose serious and growing threats to sustainable development. Given their important productive roles, women are particularly vulnerable to the effects of drought and erratic rainfall, which can further exacerbate inequalities in access to and control over resources (World Bank/Food and Agriculture Organization of the United Nations (FAO)/International Fund for Agricultural Development (IFAD), 2009). Women's responsibilities in the management of natural resources at the household and community levels has, however, positioned them well for adapting livelihood strategies to changing environmental realities. Their knowledge and skills in water management, forest management and biodiversity can contribute to adaptation and mitigation strategies (UNDP, 2009).

175. Increases in the price of food as a result of the food crisis have affected millions of people. The poor spend a larger proportion of their income on food, and women and girls are disproportionately affected. Women's unequal access to resources limits their capacity to ensure food security in households. Increasing attention to the challenges faced by women in agriculture is essential for effectively addressing the food crisis in both the short and the long term. The energy crisis also has an impact on the economic activity of women, as they bear the greatest time and health burdens of providing and using energy, spending as much as three hours per day collecting traditional fuels such as firewood, dung, charcoal and agricultural residues (World Bank/FAO/IFAD, 2009).

176. The present section examines gender inequalities in the distribution of key economic resources, with particular attention to land and housing. Efforts to combat gender discrimination in customary law and statutory legislation, public policy and market access, and the changes needed in the broader policy environment for the sustainability of these efforts, are discussed.

## A. Land and property

177. There are strong arguments for promoting women's access to and control over essential resources to ensure productivity and security of livelihood strategies. Women play an active role in agriculture and rural livelihoods as unpaid family labour, independent farmers and wage labour, often without access to land, credit and other productive assets. Women's role in agriculture and rural development has increased in some areas as a result of male migration. Women make up a growing percentage of the rural labour force in many countries in Asia, Africa and Latin America (ILO, 2008c).

178. Lack of access to and control over land and property has been increasingly linked to poverty, migration, urbanization, violence and HIV/AIDS (Agarwal and Panda, 2007; Grown and others, 2005). There is growing evidence that increasing women's access to immoveable resources can have multiple benefits for women themselves and for their families and communities, both in terms of productivity gains (Mason and Carlsson, 2004) and welfare benefits, including in relation to children's health and education (Quisumbing and De la Brière, 2000).

179. The rules, norms and customs which determine the distribution of resources are embedded in various institutions in society — family, kinship, community, markets and states. The distinctions between ownership, access and control, and between statutory and customary laws, have resulted in varying degrees of complexity in the distribution of land and property.

180. Women's access to land and property can be secured through inheritance and marriage, land reform programmes and land markets. Inheritance, marriage, legislative reform and government policies have typically played a larger role in determining women's ability to gain access to and control resources than have land markets. Some channels have proved more resilient to change than others.

181. Although relatively few countries have comprehensive data on the extent of inequality between women and men in terms of access to and control over land resources, small-scale surveys and studies in many part of the world indicate that gender inequality is substantial (Grown and others, 2005; Deere and Leon, 2001; Agarwal, 1994). A number of factors underpin this inequality, including discriminatory inheritance practices; unequal access to land markets; and gender-biased land reform, including the practice of registration in the name of the "head of household", most often a man (Grown and others, 2005).

182. Statutory laws govern ownership of land and property in many countries. Where dual systems of statutory and customary laws exist, some efforts have been made to ensure the harmonization of these systems. Public and private ownership of land and property can also coexist. In Mozambique, for example, despite the fact that land was nationalized after independence and law reform undertaken, distribution is still largely based on titles to user rights (Jenkins, 2004).

183. Communal ownership of land and property exists in some parts of the world. In sub-Saharan Africa, for example, communal ownership may be vested in lineages or clans. In some cases, both women and men have only use rights to land, with control remaining with senior males. In others, land is allocated to male members of the lineage when they marry, and women receive use rights to a parcel of land from their husbands, with varying degrees of discretion on how the land is cultivated and its proceeds used (Lastarria-Cornhiel, 1997). Other resources held as common property, with access widely distributed within the community, include common grazing lands, forests, rivers, streams and village ponds. These resources are of significant value to poorer households and indigenous groups, in particular women, who rely on them for fuel, food and fodder, as well as sources of income.

184. Inheritance and marital regimes have played a key role in determining women's access to land, housing and other forms of property (Agarwal, 1994). Customary inheritance laws differ in the extent to which they recognize women's rights to property. Inheritance through the male line (patrilineal), whereby property passes to and through male members of the lineage, is the most widely practised form of customary inheritance in Africa and Asia. Such systems can relegate women to the status of unpaid family labour on family farms or, in the case of the growing numbers of landless and land-poor households, to agricultural wage labour. In matrilineal systems, descent and property is traced through the mother's line, although with wide variation in practice (United Nations Human Settlements Programme (UN-Habitat), 2007a). Some regions have also had bilateral inheritance systems, whereby property passes to and through both men and women, as among the Sinhalese in Sri Lanka (Agarwal, 1994). Historically, all three systems of inheritance have coexisted in various parts of South Asia, with patrilineal systems being the most common (ibid.).

185. Marital property regimes governing the ownership and control of assets brought to and acquired during marriage will determine how women fare in the event of widowhood or marital breakdown (Deere and Doss, 2006). Where women are considered to be under the guardianship of husbands, the control and, often, the ownership, of marital property rests with husbands and their families. Many women are vulnerable to dispossession at the dissolution of their marriage or the death of their husband. In parts of Africa, women may lose their use rights to land in the event of their husband's death or desertion. There are increasing reports of the vulnerability of women widowed as a result of AIDS who are deprived of land, livestock and other assets by their husbands' families (Strickland, 2004). In parts of South Asia, widows may be left destitute and may even work as agricultural labourers on the lands of well-off brothers-in-law after being deprived of their legitimate rights (Agarwal, 1994).

186. In much of Latin America, however, the implicit recognition of women's contributions through domestic labour ensures that, with the dissolution of their marriage, they retain their own individual property as well as half of the common property (Deere and Doss, 2006). In South Asia, on the other hand, women sometimes find it difficult to claim their share in joint property in the event of marital break-up (Agarwal, 2002).

**Gender-sensitive redistribution of land and property**

187. Many countries have undertaken law reform, enacting new or revising existing legislation, to guarantee women's right to own or inherit land and property in their own names and prohibiting gender-based discrimination (Benschop, 2002). The 2004 Family Law in Mozambique, for example, recognizes customary-law marriages and non-formal unions and allows women married under customary law to claim marital property (UN-Habitat, 2007a). In Rwanda, women's land rights were secured as part of the post-conflict reconstruction process. The Law of Matrimonial Regimes, Succession and Liberalities enshrines the principle that women may own and inherit property on an equal basis with their brothers, and requires that couples registering for marriage make a joint commitment to shared ownership and disposition of marital property (Grown and others, 2005). In India, the 2005 amendment of the Hindu Succession Act (Hindus constitute 80 per cent of the population) has given equal inheritance rights to sons and daughters in all forms of property, including agricultural land (Agarwal, 2005).

188. Experience shows that legislative change does not necessarily translate into "real rights", given the resilience of long-standing social norms favouring men's rights in land. Enforcement of legislation is lacking in many countries. Even where women's rights are recognized by law, customs often prevent them from taking de facto control of land and other productive assets (Deere and Leon, 2001; Agarwal, 1994). The central importance of land in long-established rural hierarchies means that women can be constrained from claiming their rights (World Bank/FAO/IFAD, 2009; Walker, 2003). Their secondary status, illiteracy, fears about disrupting relationships within the family and cultural norms which associate men with ownership of land, combine to make the process a difficult and costly one. In some regions, such as much of South Asia, women dependent on birth families as fall-back options in case of marital dissolution or widowhood also tend to give up their claims in favour of brothers. This is especially the case when they are married at considerable distances from their birth villages (Agarwal, 1994).

189. The type of rights that would best improve women's access to land and increase their productivity has been debated over the past decade. It has been recognized that specific socio-economic contexts determine the appropriateness of the type of rights to land and property. Individual rights can be critical for increasing women's bargaining power, allowing them to gain control over the product of their labour, to bequeath the land as they want and to claim their share in case of marital conflict (Agarwal, 1994). In situations where women's land rights are absent or weak, however, joint titles may be easier to achieve in the medium term, with the possibility of individual rights in the future (Agarwal, 2002; Deere and Leon, 2001). In some contexts, given the importance of household relationships in the lives of poor women, their interests would be best served by mechanisms that would secure and extend their rights to the collective resources of the household (Walker, 2003).

190. In other contexts, women's interests may be best served if they hold group rights in land constituted as a form of land trust in which they had rights of use but not of alienation (Agarwal, 2002). It has also been suggested that if women were to pool and farm their small plots collectively, they would be better able to retain control over the land and its produce and cultivate it more effectively, since group formation would allow them to invest in inputs which they could not afford

individually (ibid.). This suggests the need for a multi-pronged and context-specific approach to the question of women's rights in property, and land in particular.

191. Land reform processes can play an important role in addressing inequalities in women's access to land and property. Most early land reforms, such as those in South Asia and Latin America, targeted male household heads (Agarwal, 1994; Deere and Leon, 2001). In Africa, land-titling projects have often led to the individualization of rights to land, trees and water and the exclusion of those who had previous customary access, including women. In Zimbabwe, for example, 98 per cent of resettlement permits for farming and grazing land were held by husbands (Petrie and others, 2003). Strong resistance by powerful vested interests and weak political will undermined some early efforts to ensure more gender-sensitive processes.

192. Change is, however, gradually occurring. In Viet Nam, for example, while land-use certificates in redistribution processes had previously been registered mainly in men's names, the 2003 Land Law required all documents registering family assets and land tenure rights to include the names of both spouses (World Bank and others, 2006). However, the law did not require the previously issued titles to be changed. According to the 2004 Viet Nam Living Standards Measurement Survey, men held the sole title of 60 per cent of agricultural and 66 per cent of residential land.

193. Land markets have been a weaker means of transferring land and property to women in many parts of the world (Grown and others, 2005). Existing inequalities in employment and in access to other resources, such as credit, constrain women's access. In Latin America, for example, case studies demonstrated gender discrimination in land markets and the need for explicit, enforced public policies to facilitate women's participation (Deere and Leon, 2001). Markets can, however, constitute an important channel of acquisition for women, even for poor women in the context of State-subsidized credit. The potential of markets has been demonstrated in parts of South Asia, where groups of landless women have used subsidized credit provided by the Government to lease or purchase land in groups and cultivate it jointly (Agarwal, 2002). In South India, groups of 10 to 15 poor women have used Government grant and loan subsidy schemes to lease or purchase land. Working together, women have learned to survey land, hire equipment, travel to towns to meet Government officials, obtain required inputs and market the outputs. Women have reported improvements in food security, children's health and education, greater control over household income, reduction in domestic violence and enhanced social status (ibid.).

194. Innovative practices have been developed to facilitate gender-sensitive distribution of land and property in many parts of the world. In Guatemala, the State-sponsored land market programme, based on a land bank, requires the names of both spouses to appear on documents (UN-Habitat, 2007a). In India, ownership rights for women are encouraged by incentives offered at the State and local government levels. In 2002, for example, the State of Delhi cut stamp duty rates from 8 to 6 per cent for property registered in women's names and to 7 per cent when it was jointly registered (Narain, 2007). In Bangladesh, mobilization by civil society groups on redistribution of unused Government land to landless groups resulted in land being initially issued to male "household heads". Mobilization by women ensured that joint titles were issued (Kabeer, 2008c). In the Gambia, an

agricultural development project, with the consent of the community, allocated land to recently settled landless women in return for their labour in the rehabilitation of swamplands for rice cultivation (World Bank/FAO/IFAD, 2009). Women's land access trusts in Kenya, the United Republic of Tanzania and Uganda have mobilized land from local authorities, using the savings of women's groups and housing cooperatives. Such land access trusts function as intermediaries between low-income women and Governments, finance institutions, the private sector and other actors (UN-Habitat, 2004, 2007b and 2009).

195. Continued efforts are needed to promote gender-responsive legislation, to enforce existing legislation and to make the judicial system more accessible and responsive to women. There is also a need to build greater gender awareness in the agencies responsible for enforcing the law, to provide legal aid for women seeking to claim their rights and to carry out campaigns to draw attention to the importance of gender equality issues in land policy (Knox and others, 2007). The efforts of women's groups and networks engaged in promoting land and property rights for women should also be supported. In the United Republic of Tanzania, for example, while mobilization by the Gender and Land Task Force failed to achieve the desired reform of customary law in the new Land Acts of 1999, the advocacy and actions undertaken ensured explicit provisions to address some of their concerns and promoted broad debate on the need to address discriminatory practices against women (Tsikata, 2003).

## B. Common pool resources: water and forests

196. Access to water resources is essential for domestic and productive purposes. The collection of water is one of the most time- and energy-consuming of women's domestic tasks in rural areas and urban slums in many countries. It is estimated that women and children in Africa spend 40 billion hours every year collecting water (UNIFEM, 2008). Their time burdens will increase if drought, floods, erratic rainfall and deforestation undermine the supply and quality of water resources.

197. Improved water supplies which ensure adequate quantities of water of sufficient quality within reasonable distances can ease women's workloads in both their productive and domestic activities, giving them more time to spend on income-generating activities, political participation and leisure. A comparison of the domestic water supply in two villages in India, for example, found that where the water supply was working well, women were able to spend more time in income-earning activity and substantially increase their income from 750 to 5,500 rupees per person per year (Sijbesma and others, 2009).

198. Lessons learned from field-level experiences highlight the importance of water improvements for women's productivity in rural areas (Quisumbing and Pandolfelli, 2008). In Burkina Faso, Uganda and Zambia, the time savings resulting from locating water sources within 400 metres of households ranged from 124 hours to 664 hours per household per year (Barwell, 1996). In rural Zimbabwe, where women's gardens are an important source of income and food security, the collector wells project provided water for domestic use, including home gardens. Although the average cost of building the collector well and setting up gardens was significantly higher than that for a standard borehole with hand pump ($10,600 and $4,700, respectively), the money earned from the gardens was often invested in

small businesses or saving schemes. In Senegal, sales of water from community boreholes to households and herders raised revenue that was loaned to women's groups engaged in enterprises such as selling fruit, vegetables and groundnuts.

199. Both women and men farmers need water for irrigation and livestock. In general, women face greater obstacles than men, since access to irrigation systems is often contingent on land tenure. Irrigation project managers tend to either assume that women's water needs are subsumed under those of men or equate them with domestic purposes. Women are often excluded from user associations, or participate only marginally. Men, in particular those from more affluent households, tend to have more external ties, including political connections to irrigation officials, and to be more active at water user association meetings, giving them greater influence over water management decisions (Meinzen-Dick and Zwarteveen, 1998).

200. Forests provide support to nearly half of the 2.8 billion people who live on $2 or less a day (World Bank, 2002) and play a critical role in global food security, providing food, fodder, fuel and medicine. Throughout the developing world, women make a significant contribution to forest conservation, including in agroforestry and watershed management. Women have extensive knowledge of the forest resources that provide important sources of nutrition and income for families.[22]

201. Women are disproportionately affected by the depletion of forests. Deforestation deprives women in many parts of the world of a major source of firewood (the most important source of cooking fuel in much of the developing world), fodder for animals, supplementary food items, non-timber forest products used for seasonal income, medicinal herbs and many other subsistence items (Agarwal, 1992).

202. In the context of the decentralization of natural resources management, there is greater acceptance that communities can manage common lands, forest and water. This has led to the formation in a number of developing countries of user groups which work collectively to manage these common pool resources. Exclusionary rules of membership and social norms have sometimes led to the domination of such user groups by men and more privileged sections of the community (Rao, 2006; Agarwal, 2001). Community forestry programmes, which involve forest user groups in regenerating degraded local forests, have, for example, been initiated in a number of South Asian countries, especially India and Nepal. Under the Joint Forest Management Programme of India, women are often not members because the rules allow only one person per household to join — inevitably the male "household head". Similarly, women are involved to a limited extent in the decision-making bodies of these groups, despite their substantial stake in and knowledge of forests (Agarwal, 2000, 2001). At the national level in Nepal, for example, only 24 per cent of members of executive committees in community forestry groups are women (Ghimire-Bastakoti and others, 2006). Case studies of individual forest user groups show even smaller percentages in many areas (Rao, 2006).

203. However, women are increasingly recognized as key forest users and their participation is being encouraged. Where attention has been paid to governance structures, the skills and competencies of membership and capacity to represent the

[22] Food and Agriculture Organization of the United Nations, Gender and food security: forestry, website fact sheet, available at http://www.fao.org/gender/en/fore-e.htm.

full range of users, user groups can act as vehicles for enhancing women's access to productive resources. In India, membership guidelines for general bodies have been changed in some states to include all adults, and in both India and Nepal there is some movement towards more gender-inclusive guidelines for executive committee formation (Agarwal, 2001). On the ground, however, these guidelines are often not followed. It is notable that a larger proportion of women in the executive committee has been found to significantly improve forest conservation outcomes as well as women's access to firewood (Agarwal, forthcoming).

## C. Infrastructure, services and improved technologies

204. In many parts of the world, women spend considerable time and energy on transport, in particular the transport of crops, with limited access to transport technologies that could alleviate their burdens. Women's transport burden contributes to their time poverty. In Africa, women transport head loads of an average of 26 ton-kilometres a year, compared with less than 7 for men. It has been estimated that women account for two thirds of rural transport in Africa (Blackden and Bhanu, 1999) and that head-loading adds 20 per cent to women's travel time (World Bank/FAO/IFAD, 2009). Limited access to roads was found to be strongly correlated with high rates of female mortality and low rates of school enrolment, particularly among girls (Roberts and others, 2006).

205. Transport interventions can increase women's productivity and incomes by increasing their access to markets, education, training and information, as well as allowing more time for rest and participation in community activities (Fernando and Porter, 2002). Women can experience health and well-being benefits, for example, through increased access to health services. Despite these potential gains, gender equality issues are still peripheral to much of transport policy and practice. The design of transport infrastructure should take into account the priorities and needs of women as well as the challenges and constraints they face.

206. Improvements in road networks should be accompanied by low-cost, regular and reliable transport services accessible to poor women. In the absence of public transport facilities, one group of women in Kenya solved their transport problems by forming a cooperative and taking out a loan to purchase a bus, which they operated as a profit-making enterprise, giving cooperative members preference (World Bank/FAO/IFAD, 2009). In India, a literacy campaign carried out in Tamil Nadu in the early 1990s introduced bicycle-riding skills to women as an "empowerment" intervention (Rao, 2002). The women involved were mainly from poor and lower-caste households and engaged in long hours of work in both paid and unpaid work. Many purchased bicycles or borrowed them from relatives and neighbours to carry out a range of activities: fetching water from tanks and wells, taking paddy to the mill, and collecting fuel and fodder.

207. Agricultural extension services which include advisory services, information and training, and access to production inputs such as seeds and fertilizers are critical for increasing the productivity of farm activities. Despite their critical roles in agriculture, women farmers have largely been ignored by extension services in many areas (FAO, 2008). In Viet Nam, for example, while women spent 30 per cent of their total labour efforts in agricultural self-employment, compared with 20 per cent for men, data from the Ministry of Agriculture and Development showed that

women made up only 25 per cent of participants in training programmes on animal husbandry and 10 per cent on crop cultivation (Government of Viet Nam, 2000).

208. Male extension agents tend to target male farmers and to focus information and inputs on their needs (World Bank/FAO/IFAD, 2009). A study of agricultural extension services in Nigeria found that women farmers who were supported by women extension officers were more likely to access extension services, to adopt recommended technologies/practices, and to express satisfaction with the services than those who were supported by men (Lahai and others, 2000). In Ghana, community-selected women extension workers have provided an effective interface between women's groups and Government extension services. Despite these positive impacts, only 15 per cent of the world's extension agents are women (World Bank/FAO/IFAD, 2009). That figure is lower in Africa, where women account for a mere 7 per cent of agricultural extension agents (Williams, 2003). Efforts to make agricultural extension services more accessible must therefore include measures to increase the number of women extension officers.

209. In many parts of the world, women use significant time and effort to pump water, transport crops and process food, tasks that would be done much more efficiently with modern technologies, which could free up their time for participation in other productive and community activities. For example, farming tools and equipment that are adapted for women, such as lighter ploughs, or technologies designed for tasks traditionally undertaken by women, such as mechanized grain mills, can greatly increase labour productivity and reduce time burdens. Rainwater harvesting, spring protection and energy-efficient stoves also reduce women's time burdens in the collection of water and firewood or other sources of energy. The benefits of water and energy conservation also extend to women's off-farm, income-generating activities, such as brewing, or smoking and selling fish (World Bank/FAO/IFAD, 2009).

210. Currently, about 2 billion people do not have access to electricity for lighting and power, and 3 billion people rely on traditional biomass for their cooking and heating needs (World Bank/FAO/IFAD, 2009). The provision of electricity in rural areas, particularly if directed at critical uses for women, such as powering grain mills or water pumps or providing lighting in health clinics, can also reduce women's work burdens and free up their time for both productive and domestic activities as well as participation in community activities. For example, diesel-powered generators installed in rural Mali which provided energy for lighting, agro-processing and pumping water enabled women to save time, develop processed products and increase earnings by $0.47 per day. Studies have documented that following the provision of electricity, rural women were more likely than rural men to start their own businesses (World Bank/FAO/IFAD, 2009).

211. In addition, there are health and well-being benefits from improved technologies. In many parts of the world, the use of traditional fuel creates a health risk, as poor women spend hours at indoor cooking fires. The smoke from indoor fires and stoves is associated with 1.6 million deaths in developing countries, mostly among women and children under five (World Health Organization (WHO), 2006).

212. However, many women face barriers to the use of improved technologies. Constraints include lack of adaptation to local conditions and needs, discriminatory sociocultural norms and practices, lack of adequate dissemination and high costs. For example, in the Sudan, while women welcomed the introduction of liquid

propane gas stoves, which were cleaner, quicker and easier to use than fuelwood stoves, many reverted to their charcoal stoves despite the greater cost of the charcoal. That was because the gas was available only in large containers. Given their cash-flow problems, women did not have money to buy large containers and reverted to buying small amounts of charcoal on a daily basis (World Bank/FAO/IFAD, 2009). A similar problem was experienced in India, but in that case Spandana, a large microfinance organization for women, negotiated with a manufacturer of gas stoves and a gas company and persuaded them to halve their prices in exchange for a large number of new clients. Women were offered loans to enable them to use the service. A total of 70,000 women signed up within six months and saved three hours a day, usually spent on fuel collection (Murray, 2008). It is important to consult with women in the design of labour-saving technologies and to complement labour-saving technologies with programmes, including training, aimed at increasing accessibility and full utilization.

213. Information and communications technology is an important resource that can potentially benefit women in both developing and developed countries by saving time and labour, facilitating access to information and creating income-generating opportunities. Access to the Internet and mobile phones has had a significant impact on women in rural areas in many countries, for example by increasing economic opportunities through access to new markets and to information on the current market prices of agricultural inputs and crops.

214. Despite the proven potential of information and communications technology for development, access for poor women remains problematic, particularly in rural areas in developing countries (Division for the Advancement of Women, 2005). Women's utilization of publicly available facilities such as telecentres and cybercafés can be constrained by lack of transport, inconvenient opening times, lack of time due to work burdens, and unsafe environments. Constraints in disposable income can also limit women's opportunity to take advantage of existing technologies. The lack of relevant content in local languages is a further obstacle to rural women fully benefiting from information and communications technology in many countries (ibid.).

## D. Housing, utilities and services

215. Article 11 of the International Covenant on Economic, Social and Cultural Rights provides the right to an adequate standard of living, including adequate food, clothing and housing, and to the continuous improvement of living conditions. In General Comment No. 4 on the right to adequate housing, the Committee on Economic, Social and Cultural Rights noted that all persons should possess a degree of security of tenure which guarantees legal protection against forced eviction, harassment and other threats. Adequate housing should be seen as the right to live in security, peace and dignity. The Committee noted that a number of factors must be taken into account to determine whether housing is adequate, including legal security of tenure; availability of services, materials, facilities and infrastructure; affordability; habitability; accessibility; location; and cultural adequacy. The Committee also pointed out that, given the extent of statutory and other forms of discrimination in relation to property rights (including home ownership) and rights of access to property or accommodation, women are particularly vulnerable, including to acts of violence and sexual abuse when they are rendered homeless.

216. The urban population has increased dramatically in the last decade resulting in the expansion of slums. In 2005, there were 998 million slum-dwellers in the world; if current trends continue, the slum population will reach 1.4 billion by 2020 (UN-Habitat, 2006). About 934 million people live without secure tenure in informal settlements in the urban areas of developing countries. More than 6.7 million people worldwide — 4 million in Africa — were evicted from their homes in 2001-2002, many of them in urban areas (Beall and Fox, 2007).

217. Housing in many parts of the world remain inadequate, lacking potable water, proper drainage and sewage systems, proper sanitation, ventilation/heat, electricity and access to basic social services (UN-Habitat, 2003). Much of the housing occupied by poor families is informal and often self-constructed. The estimated proportions of people living in low-income settlements without piped-water connections were 66 per cent in 10 cities in Africa, more than 50 per cent in 14 cities in Asia, and 33 per cent in 8 cities in Latin America (Hardoy and others, 2001).

218. Housing is a significant economic asset that contributes to women's independence, economic security and bargaining power in their households and society (Miraftab, 2001). Without adequate housing, employment is difficult to secure and maintain, health is threatened, education is impeded, and violence against women is more easily perpetrated (UN-Habitat, 2003). Many women who leave home because of domestic violence are vulnerable to homelessness and may further experience violence (see E/CN.4/2005/43). In urban areas, women from low-income households are concentrated to a greater extent than men in self-employed activities in the informal sector, often in or near the home. They have less access than men to the information, credit, tools and equipment necessary to upgrade their enterprises or expand into new ones. Access to safe and decent housing has emerged as a priority for the many millions of women who migrate into towns in search of work or to escape from discrimination and violence. However, women's equitable access to adequate housing remains a challenge in many parts of the world.

219. Although reliable, comparable data is limited in many parts of the world, it is estimated that an increasing proportion of the people living in housing poverty and homelessness are women and children (UN-Habitat, 2003). Women face particular constraints in terms of securing and maintaining adequate housing because of discriminatory laws, policies, customs and traditions (see E/CN.4/2006/118). Women can also be constrained by unequal access to economic resources, such as credit and finance. Certain groups of women, such as victims of domestic violence; widowed, elderly, divorced or separated women; female heads of household; indigenous and tribal women; women with disabilities; women in conflict/post-conflict situations; and women from ethnic and national minorities face a greater risk of becoming homeless. Evictions due to urban slum clearance or development projects can put a disproportionate burden on women. In addition to losing their homes, they may also lose their livelihoods and support systems, and experience physical and psychological trauma. Eviction may even lead to increased morbidity and mortality among women.

220. In many countries where legislative changes have provided for equal access to housing, traditional structures, patriarchal attitudes, lack of knowledge about housing and land rights and economic constraints have effectively barred women from acquiring land in both urban and rural areas (see E/CN.4/2003/55).

221. The State can play an important role in facilitating equitable access to adequate housing through directly providing low-cost housing for the urban poor or promoting and supporting self-help housing efforts by community groups. States can, for example, provide tax incentives for developers to build affordable housing units, create housing trust funds, subsidize low-income family rentals through grants, and promote home ownership among women and low-income families by providing mortgage loans (NGA Centre for Best Practices, 2002). While the dominant approach in many countries has been focused on individual property rights, a wide range of legal options can be considered, including public and private rental accommodation, cooperative housing, co-occupancy rights, shared user rights and various forms of individual and collective leasing arrangements (UN-Habitat, 2007a).

222. There has been a push for land tenure regularization in urban areas similar to that in rural areas. Women have encountered the same problems faced in rural areas with the move to individual land titles. A study of 16 low-income urban communities in eight countries in Africa, Asia and Latin America found that owner-occupants varied from 20 per cent of households in Senegal to 91 per cent in Sri Lanka; the percentage of women owner-occupiers was considerably less, ranging from 10 per cent of households in Senegal to 76 per cent in Costa Rica (Miraftab, 2001). A more recent review of household surveys in a number of Latin American countries found that women's ownership of their dwelling varied from 21 per cent in Ecuador to 73 per cent in Guatemala (Deere and others, 2009). In Zambia, only 12 per cent of housing units transferred were held in joint ownership by couples (UN-Habitat, 2007a). One important exception has been South Africa, where the People's Housing Process has allowed a large number of female-headed households to register because one qualifying criterion is living with dependents (ibid.).

223. The "sites and service" schemes adopted in many countries provide plots with basic services on which poor people build their own homes according to overall guidelines. A common practice in slum upgrading consists of initiatives to improve existing settlements through the transfer of legal land title and the introduction of basic services, amenities and infrastructure. Upgrading often requires community participation in project development — if not in planning and design, at least in implementation (Chant and McIlwaine, 2009). Including women in the planning, design and implementation of "sites and service" and other self-help schemes will ensure that their specific roles and needs regarding adequate housing are addressed.

224. Efforts have been made to ensure that women benefit equally from housing schemes. Initiatives include promoting joint titles to land; providing infrastructure such as water, sanitation and energy, which reduce women's time burden; encouraging women's active participation in project design, implementation and evaluation; and ensuring that both women and men are offered training in project management, shelter design, construction and maintenance. For example, in 2004, as the result of a joint proposal by women's groups and the housing movement, the São Paolo municipality in Brazil required public housing programmes to include clauses giving women priority as the beneficiaries of contracts and other measures financed from municipal funds (UN-Habitat, 2007a). The Durban, South Africa, municipality sought to improve access to water to low-income households by charging lower rates — the "lifeline tariff". This had particular benefits for those, mainly women, who work from home and depend on water to carry out their work, such as cooking for sale at local outlets and doing laundry (Chen and others, 2005).

225. In India, SEWA takes advantage of the fact that the right to residence is more accessible for low-income households than the right to ownership, to encourage women to put their names on different documents such as electricity bills, promissory notes and the house/land tax (Baruah, 2007). Men have generally not objected to this practice, and such documents offer women the opportunity to demand the right of residence in a court in case of divorce or separation.

226. Apart from housing and related services, low-income men and women engaged in informal trade and services need access to public space in order to carry out their businesses. Except in societies where gender norms restrict women's mobility, women account for a major share of street vendors (ILO, 2002b). The proliferation of informal activities in the urban economy frequently comes into direct conflict with attempts to privatize urban space through the expansion of shopping malls, "gated" residential communities and office buildings. Such expansion can have dramatic effects on the livelihoods of those engaged in small-scale enterprises. Urban developers should design a fairer division of public space and a more collaborative approach to its development.

227. A number of networks have emerged that link different urban constituencies in order to maximize their ability to influence public policy. In many cities, community-based organizations have gone beyond involvement in the implementation of public-housing schemes to exercising a more active decision-making role in their design and delivery. In India, Mahila Milan (a federation of women's savings groups), the National Slum Dwellers Federation and a non-governmental organization, the Society for the Promotion of Area Resource Centres, have worked together in shaping urban housing policies in a number of cities and ensuring a focus on better-quality housing; basic services such as water, sanitation, schools, and health-care services; and security of tenure (Satterthwaite, 2008). Similar federations of poor urban women and men have emerged in cities across Africa, Asia and Latin America, with membership ranging from a few thousand in Nepal to 5 million in Thailand. Those federations have been successful in affecting city-wide changes in Durban; Mumbai, India; Phnom Penh and a number of cities in Thailand (Satterthwaite, 2008). Women play an active role, constituting the majority in many federations.

228. StreetNet was founded in 2002 to bring together member-based organizations of street traders from various countries. Its constitution stipulates that at least 50 per cent of the members of its international council and its office holders must be women. By 2007, it had 28 affiliates in 25 countries and had developed a collective bargaining and negotiation strategy for the informal economy, established defensive and proactive litigation strategies, promoted legal reform to protect the rights of street vendors, and worked towards social-protection strategies for workers in the informal economy (Lund, 2008).

## V. Access to financial services

229. Financial services facilitate the inter-temporal management of money for the achievement of a variety of goals: saving for future consumption or investment, insurance against contingencies and loans for current consumption, investment or emergencies. In an era of growing national and international mobility, financial

services also facilitate the interspatial management of money, allowing rapid transfers across considerable distances.

230. Women's access to all financial services, including savings, insurance, remittance transfers and credit, is essential to allow them to fully benefit from economic opportunities. Research on women's access to financial services has focused mainly on microfinance — banking and financial services targeted to low-income women clients.

231. The present chapter focuses on women's access to financial resources, through loans and savings, in both the formal and informal financial sector. Women's access to pensions and insurance are discussed in chapter VI. The chapter documents the emergence of microcredit organizations as a response to the limitations of formal financial institutions and their subsequent evolution into microfinance institutions which gave preferred access to women. It assesses the strengths and weaknesses of different approaches to microfinance, as well as the limitations of microfinance as a strategy for increasing women's access to and control over financial resources. Women entrepreneurs' access to finance and women's access to decision-making in the financial sector are also discussed. The chapter raises the implications of the commercialization of financial services for women's economic empowerment.

## A. Women's access to formal financial services

232. Formal financial services are provided by public and private banking systems, insurance companies, mortgage providers and credit companies. Such services are widely, although not universally, available in developed countries. About 89 per cent of the population of 15 countries in the European Union and 99 per cent of the population in the United States had a bank account or its equivalent (United Nations, 2006b).

233. In developing countries, formal financial services are extremely limited, with less than half of the population having a bank account or its equivalent. The proportion is less than 5 per cent for most African countries, ranging from 47 per cent in Botswana to 6 per cent in the United Republic of Tanzania (ibid.). An examination of access to formal, semi-formal and informal financial institutions in Kenya and Uganda revealed that overall, only 18 per cent of the population surveyed had access to formal financial institutions (Johnson and Niño-Zarazúa, 2009). Eight per cent of the population in Kenya and 3 per cent in Uganda had access to semi-formal institutions, including microfinance institutions and savings and credit cooperatives. Access to formal financial institutions was strongly associated with government employment, education and gender. Gender inequality was a barrier for women in both contexts, although somewhat stronger in Uganda. A study of Bangladesh and Malawi found that women were more likely to face a credit constraint than men in both countries (Diagne and others, 2000).

234. Coverage tends to be biased against poor people. The costs to formal financial providers of transacting small amounts of money to a large, often spatially dispersed, population with insecure and seasonally fluctuating livelihoods invariably outweigh the benefits. Where government-sponsored programmes and banks have sought to compensate for this institutional exclusion, they have targeted mainly specific priority sectors and generally left out the bulk of the poor population.

235. Findings from a country-level savings assessment in Benin, Bosnia and Herzegovina, Mexico, the Philippines and Uganda indicate that, despite high demand for formal savings mechanisms, usage of formal financial institutions was low among poor women and men. The assessment revealed that issues of security, proximity and affordability were among the reasons for this low usage of formal services (Deshpande, 2006).

236. Poor women and men can and do save, but in small and irregular amounts. They need to be able to convert this capacity into the "usefully large" amounts of money that they require from time to time for various purposes: life-cycle expenditures associated with births, marriages and deaths; emergencies; health-related expenses; the purchase of consumer durables that will improve their quality of life; and investments in new opportunities that will promote their livelihoods (Rutherford, 2000). Women in particular are likely to value the ability to protect their savings from demanding husbands and importunate relatives and, given the high incidence of self-employed women, the opportunity to invest in the capital base of their small and medium-sized enterprises.

237. In both developed and developing countries, women and men display different savings patterns as a result of different risk attitudes, as well as different options and constraints (Floro, 2002). Women's access to savings is crucial for their economic empowerment, as savings can help smooth consumption patterns in the event of income variations and finance investment, directly or indirectly, by providing collateral or improving credit worthiness (see A/56/321 and Corr.1). Differences in savings patterns between women and men also have implications for savings mobilization and the formulation of financial policies. An analysis of a number of semi-industrialized economies covering the period 1975-1995 indicated that an increase in women's access to wage income led to higher rates of aggregate savings (Seguino and Floro, 2003).

238. Studies carried out in the 1970s and 1980s documented women's large-scale exclusion from the formal financial sector as well as from government provision of credit for poverty reduction (Kabeer and Murthy, 1996; Berger, 1989). Their exclusion from the formal sector reflected collateral requirements and the perceived risks associated with lending to poor people in general, and to women in particular, given their lack of assets and the low returns, irregularity and informality of their livelihoods. Their exclusion from government provision of credit reflected the capture of such programmes by better-off sections of the population, their use for political patronage and the bias towards male household heads.

239. Women's access to formal financial services remains limited. The high rates of interest charged by the commercial banking sector, its preference for well tried and tested borrowers and its focus on short-term lending have led to a reduction of credit for small-farm and off-farm enterprises. Poor and rural sections of the population have been largely bypassed by institutional credit. In such a context, microfinance appeared to offer an ideal solution to the problem of outreach to the poor (Johnson, 1998).

## B. Microfinance and gender equality

240. Microfinance service provision emerged in response to the failure of the formal financial system and the limitations of informal alternatives. While it was

pioneered by non-governmental organizations, usually with financial support from donors and foundations, Governments and commercial banks have become increasingly involved as sources of funds. What is "micro" about microfinance institutions is not the scale of their operations — many have national and international coverage — but the amounts of money exchanged through their services.

## 1. A heterogeneous sector

241. While there is a tendency to refer to "the microfinance sector" as though it were internally homogeneous, there are a number of different models of service delivery. Two contrasting ideal types have been used to capture the main differences (Robinson, 2001). The "poverty lending" approach is characterized as donor-subsidized lending for the poor, including the very poorest, often linked to a variety of other support services. It is not seen as a financially sustainable approach in the long run because donor funds cannot be relied on in the indefinite future. The "financial systems" approach stresses financial sustainability, offering a minimal, commercially oriented package of financial services targeted to the "bankable poor". It eschews subsidies, stresses cost recovery and seeks to promote small and medium-sized enterprises. The very poor are seen as "unbankable" and better served by subsidized job creation or social assistance.

242. In practice, most microfinance providers recognize the need for greater efficiency and financial sustainability, regardless of their orientation. Subsidies are used to lower the costs of service provision rather than to lower interest rates. Interest rates are often set at levels higher than the formal banking sector, but lower than the rates charged by informal providers such as moneylenders.[23] The key difference between approaches is whether financial sustainability should constitute the sole, or even the main, criterion on which microfinance programmes are to be assessed. If microfinance organizations are to achieve valued social goals, including poverty reduction and women's empowerment, as effectively or more so than other subsidized welfare programmes, their performance has to be assessed in terms of the "double bottom line" of financial sustainability and development impact (Copestake and others, 2005).

243. One of the defining features of microfinance organizations has been their outreach to women. In 2007, such organizations reached 154.8 million clients, of whom 106.6 million were among the poorest when they took their first loan. Women made up 83.4 per cent of the latter group (Daley-Harris, 2009). Microfinance has thus served to partly compensate for the marked gender bias in access to formal financial services. Women's high rates of loan repayment relative to men offer one rationale for this gender bias (De Aghion and Morduch, 2004). However, not all microfinance organizations prioritize lending to women on purely instrumental grounds; many have a broader developmental rationale as well. For some, it is a means of redressing gender disparities in access to finance. For others, it is an element of a broader strategy, a means to other valued gender equality goals.

[23] Grameen Bank, for example, charges an effective interest rate of around 30 per cent a year, compared to the rate of over 100 per cent charged by moneylenders. Nominal bank interest rates are about 12 per cent, but effective rates may be as high as 65 per cent, depending on the number of visits and the time needed to complete procedures (De Aghion and Morduch, 2004; Ahmed, 2004).

244. In practice, the microfinance sector is characterized by a continuum. Clustered at the "financial systems" end of the spectrum are organizations that view the exclusion of the poor from financial services as a form of market failure, reflecting problems of imperfect information and contract enforcement. Bank Rakyat Indonesia, for example, offered loans to individuals at rates which allowed full cost recovery and contributed to profits. It used character references and locally recruited lending agents to overcome problems associated with informational asymmetry, and it provided incentive systems to promote the performance of employees and the timely repayment of loans. However, only 18 per cent of its borrowers were women (Khawari, 2004).

245. At the other end of the spectrum are organizations that come closer to social movements. The Centre for Youth and Social Development works in the poorest state of India, with some of its poorest and most socially marginalized, mainly tribal, women to strengthen their livelihoods, as well as to build group cohesion and the skills required for civic engagement, the participative management of community resources and democratic governance (Dash, 2003). Pro Mujer in the Plurinational State of Bolivia views the establishment of mutual support groups of women entrepreneurs as simply a point of departure in a process of personal and collective development in which the development of technical skills and capacities for collective organization are key milestones (Velasco and Marconi, 2004).

246. Other organizations lie somewhere along this continuum, all of them concerned with the provision of financial services but using different strategies. Most use group-based approaches to service provision, with variations around the basic principle. The joint-liability approach is most closely associated with the Grameen Bank in Bangladesh. It provides loans to individual members of groups made up of five women, on condition that members agree to cross-guarantee one another's loans. Loans are repaid in small equal instalments at weekly meetings, and members can take out another loan once they have completed their repayments (Fisher and Sriram, 2002). The Self-Employed Women's Association in India, for example, combines the provision of banking services to poor, self-employed women in cooperatives to promote their economic, social and political interests (Dasgupta, 2002).

247. The self-help group approach pioneered by the Mysore Resettlement and Development Agency in south India is savings-led. Self-help groups are made up of 15 to 20 women from nearly homogeneous socio-economic backgrounds who meet weekly, fortnightly or monthly; agree to regularly save a specified amount; and contribute to a common pool. Members borrow from this fund according to mutually agreed principles. Once they have become familiar with the principles of financial management, they are linked up by the microfinance organizations to Government lending schemes for the poor. The effectiveness of the self-help group model has led to its adoption by the Government through the Linkage Programme, which seeks to link groups with local branches of commercial, regional or cooperative banks. Self-help groups are now formed not only by non-governmental organizations, but also by Government development agencies and even bank branch staff (Fisher and Sriram, 2002).

248. Some organizations combine group and individual lending. While group lending has been found useful for those who are just starting up businesses, it can act as a constraint on more successful entrepreneurs. Basix, in India, uses joint-

liability group lending to individuals, particularly women and men from landless households, to create self-employment, together with larger individual loans without collateral to farmers and non-farm producers, primarily men, who are likely to generate wage employment for the poor (ibid.). The latter are generally graduates of self-help groups or joint-liability groups with a successful repayment record of two to three loans. They are given successively higher amounts each time they repay a loan on time. The track record of the borrower, rather than the group guarantee, becomes the collateral. The Bangladesh Rural Advancement Committee, in Bangladesh also combines joint-liability group lending for those below the poverty line and individual lending for the vulnerable non-poor.[24] Programmes in the Russian Federation and in Eastern Europe have also demonstrated the success of combining both forms of lending (De Aghion and Morduch, 2000).

249. Microfinance organizations vary in terms of the services they offer. Some focus primarily on the provision of credit, with a compulsory savings requirement acting merely as qualification for eligibility. Grameen Bank initially utilized this approach, but subsequently modified it to allow a more flexible approach to savings and to dispense with the group-guarantee requirement (although groups continue to meet on a regular basis). It also offers a variety of loan products, including housing loans (Yunus, 2002). Low-income women need flexible and convenient ways to save. SafeSave, a cooperative working in the slums of Dhaka, Bangladesh, offers daily home visits for deposits, withdrawals, disbursements and repayment, which have been particularly important for women who face restrictions on their movement in public (Schreiner, 2000).

250. Organizations using the self-help-group approach do not provide direct financial services themselves but enable groups to build up their own funds and learn financial management skills before linking them to government lending facilities. While some microfinance organizations confine their outputs to financial services, sometimes offering a package of business skills to promote entrepreneurship, others combine financial services with various social services. The rationale for linkages with other services rests on arguments about synergies associated with the group-lending methodology. Groups of women meeting regularly at the same time and place provide the opportunity for outreach and extension on health, nutrition and other social services. Single interventions may not work as effectively in reducing poverty as the simultaneous provision of credit and primary health, education and other services.

251. The Centre for Agriculture and Rural Development, in the Philippines, for example, combines a joint-liability lending approach with educational promotion (Copestake and others, 2005). The Bangladesh Rural Advancement Committee combines a joint-liability approach with a range of services including health care, legal assistance and primary education, as well as training on social issues and legal education (ibid.). Professional Assistance for Development Action, in India, combines the formation of self-help groups with support for their livelihood activities, including the promotion of improved agricultural practices and links to markets (ibid.). Pro Mujer, in Peru, operates an integrated credit and microenterprise training programme. It also provides training for women's empowerment, health and family planning and links its members with health services wherever possible (ibid.).

[24] See www.brac.net.

## 2. Impact of microfinance: consensus and contestation

252. Impact evaluations of microfinance have yielded a variety of findings, some commanding a wider consensus than others. One of the most comprehensive reviews of existing studies of microfinance noted areas where consensus on impact was strong and some where there was little or no consensus (Morduch and Haley, 2001). One finding on which there is widespread consensus is that, despite their stated mission to provide financial services to the poor, a large proportion of microfinance organizations neglect the extreme poor: the bottom 10 to 50 per cent of the population below the poverty line. That has been attributed to the growing pursuit of financial sustainability goals; institutions seeking to provide income-generating credit to the poor while pursuing their own financial viability will have a tendency to concentrate on the "upper" and "middle" poor (Hulme and Mosley, 1996).

253. However, the review found an overwhelming amount of evidence (Morduch and Haley, 2001) substantiating a positive impact on income, including on reducing income fluctuations. In general, microfinance clients tended to use their loans to mitigate the likelihood of risk rather than to deal ex post with the effects of crisis.

254. However, there is also evidence of the limits to the income gains from microfinance. While many microfinance organizations have addressed the constraints facing women in accessing financial services, many others have failed to tackle the gender-related constraints that confine women entrepreneurs to narrower and less profitable forms of trade and business. For example, a study of a credit programme in Egypt that interviewed equal numbers of male and female clients found that women were involved in only 28 of 96 different enterprises reported by clients. In another credit programme, women were involved in only 14 of 43 activities reported (Sebstadt and Cohen, 2000).

255. In Malawi, women's income potential was seriously limited by a combination of factors: gender segregation in markets, unequal vertical linkages with intermediaries, and the institutional discrimination that women face (Johnson, 2005). Urban markets were not only gender-segmented by produce but spatially segregated by gender, making it even harder for women to enter traditionally male segments without attracting unwelcome attention. Women were often excluded from the more lucrative sale of cash crops and from butchery and the sale of manufactured and technical goods. Their markets tend to be dominated by better-off intermediaries with access to transport and capital for wholesale marketing in urban centres. Moreover, the perishable nature of their produce imposed constraints. Along with the constraints many small traders face, women traders were also vulnerable to various forms of sexual harassment (ibid.).

256. There were fewer studies on impacts on health, nutritional status and primary school attendance, but the existing evidence was largely conclusive and positive. Some studies suggested that channelling microfinance through women rather than men was more likely to have a positive impact on children's well-being, including a reduction of the gender gap in schooling (Khandker, 1999; Holvoet, 2004).

257. There is also strong evidence that microfinance organizations can play an important role in promoting new technologies which may address women's reproductive workloads. The case of Spandana, in India, was noted in chapter IV. New technologies may promote new productive opportunities. The Grameen Bank's Village Phone Programme in Bangladesh allows members with good repayment

records to purchase mobile phones under a lease-financing programme and to sell incoming and outgoing telephone services at the village level. That has allowed the transfer of both a new form of business as well as new business skills. It has proved highly profitable for the operators (Richardson and others, 2000). Moreover, where women are operators (approximately 75 per cent of the total), 82 per cent of their clients are also women. Where men are the operators, women comprise only 6.3 per cent of users. The women phone operators are generally poorer than the average villager, but the income they earn is significant, generally accounting for 30 to 40 per cent of household income. Since 2006, the Grameen Foundation has been promoting similar village phone businesses in Cameroon, the Philippines, Uganda and Rwanda.

258. However, a review of the literature suggests a considerable lack of consensus about the extent to which access to microfinance empowers women (Kabeer, 2008a). On the one hand, studies have found that access to microfinance has increased women's decision-making power and asset holdings, led to a decline in domestic violence, enabled them to release themselves and their husbands from the clutches of moneylenders and from demeaning forms of wage labour, led to a reduction in the gender gap in children's education, increased respect from husbands and other family members, and provided women with access to new social networks through their group membership. Other studies found that women's loans were appropriated by their husbands and that lending to women might increase domestic violence and tensions, increase their indebtedness, add to their workloads, lead to market saturation in female segments of the commodity market, reduce male contributions to the household budget and marginalize men.

259. These conflicting findings partly reflect the use of different research methods and indicators to measure empowerment. They may also reflect variations in the organizational strategies of different microfinance organizations, which make a significant difference in terms of impact.

260. Very few studies have explored the impact of microfinance on women's participation in the wider domain of politics. The strongest evidence coming from South Asia indicates the importance of strategies in differentiating impact (Copestake and others, 2005). For example, membership in SHARE, a minimalist microfinance programme working in one of the more dynamic states of India, improved the quality of clients' business relationships with suppliers and customers but had a very weak impact on political engagement with the wider community. The Centre for Youth and Social Development, on the other hand, which worked in the country's poorest state, reported higher levels of political activism on the part of its membership in terms of voting behaviour, interaction with Government officials, participation in village council meetings and collective action to demand schools for their children and protest male alcoholism. Many members expressed a desire to contest local elections. Both organizations had group-based approaches. The difference in the findings between the two suggest that group membership alone does not explain differences in civic engagement but that the kinds of group strategies used to build group solidarity are also important.

261. Measures can be taken to increase the effectiveness of microfinance programmes in empowering women through participatory market research, financial literacy courses, the promotion of property rights and political participation (Mayoux, 2009a). Green Home and Bukonzo Joint Savings in Uganda — a

combined market research and financial literacy methodology — has used a gender action learning system to increase the impact of its programme. Women and men utilized diagrams and participatory processes to identify their individual and collective plans for change, track them in a learning process over time and exchange them with others to increase impact (ibid.). The Land Conservation and Smallholder Rehabilitation Project in Ghana, a poverty-targeted group-lending project sponsored by the International Fund for Agricultural Development, included successful negotiations with landowners, traditional chiefs, husbands and male leaders to increase women's access to irrigated land (ibid).

### 3. Commercialization of financial services

262. Microfinance provision conforms to some of the basic principles of economic liberalization: the emphasis on the entrepreneurship of the poor, the stress on cost recovery and financial sustainability, and the delivery of services through agencies outside the ambit of the State (Johnson, 1998). The large element of subsidy involved in poverty-oriented microfinance lending is, however, not in line with neoliberal principles. Microfinance organizations have consequently been under considerable pressure in recent years to become financially sustainable. Declining flows of donor assistance have further intensified the pressure, and a number of microfinance non-governmental organizations have been transforming themselves into regulated commercial entities in order to diversify their range of products, particularly deposit mobilization,[25] and to tap into commercial sources of funding.

263. The potential for mobilizing the vast savings of poor people around the world has, in turn, attracted the attention of international investors. About 225 commercial banks and other formal institutions have entered the field of microfinance, drawn by the prospect of sustainable growth and profit opportunities (Isern and Porteous, 2005). These banks are well placed to invest in technological innovations that will provide greater density of coverage of financial services. New information technology has the potential to massively expand coverage, cut risks and reduce delivery costs (Helms, 2006). Smart cards, fingerprint readers and personal digital assistants are already being utilized by microfinance organizations in the Plurinational State of Bolivia, India, Mexico and South Africa.

264. A World Bank report points out that while poor households and small entrepreneurs can benefit from direct access to financial services, they may benefit even more from the "trickle-down effect" of a strong financial sector (World Bank, 2008c). Poor households could benefit from more and better jobs resulting from improved overall economic efficiency leading to growth and employment. Small enterprises could see their opportunities expand even if the financial sector primarily served larger firms. A pro-poor financial-sector policy requires a broader focus of attention than access for the poor; improving access by the excluded non-poor micro and small entrepreneurs can have a strongly favourable impact on the poor (World Bank, 2008c). This provides a rationale for a shift away from the focus on direct-service provision to poor people via microfinance to the provision of inclusive financial services for all (United Nations, 2006b; Helms, 2006).

265. Given the vast numbers of people in developing countries who are excluded from any contact with a financial service, there is a strong logic underlying the

[25] While many microfinance organizations require compulsory savings as part of their loan programme, they do not have the legal authority to mobilize voluntary deposits.

emphasis on inclusive financial services. A focus on inclusion would entail the extension of financial services to a much larger section of the "unserved" population: small and medium-sized enterprises, women as well as men. It would also entail financial services that were not confined to entrepreneurs. There is a demand for a variety of different products that financial institutions could provide: loans to buy homes and to pay school fees or medical bills. Demand is not confined to credit. Pensioners need a reliable system for receiving their transfers, and workers for receiving their pay-cheques; others need a safe place for their savings. Migrant women and men need reliable, low-cost mechanisms for remittance transfers. Women migrants who send remittances tend to send small amounts of money, but they do so regularly, and therefore spend a great deal on transfer fees. Enhancing women migrants' access to formal, reliable and affordable money-transfer mechanisms would increase the impact of their remittances on the well-being of their families (INSTRAW and IOM, 2007). There is also interest in insurance services (see chap. VI).

266. There appear to be two contradictory trends currently dominating the debate about financial services that benefit poor people. On the one hand, the call for an inclusive financial system stresses the need for a more integrated financial system which can deepen and widen coverage but preserve the principle of diversity of organizational practices to address the heterogeneity of the poor. Such an approach would see a place for microfinance along a continuum of financial services geared to different segments of the market. On the other hand, the increasing focus on financial sustainability and the increased involvement of the commercial sector appears to be driving a trend towards a greater homogenization of service provision along the financial systems model.

267. An analysis of the commercialization of financial services from a gender perspective raises a different set of issues. One reason why microfinance organizations have been successful in including poorer women is that they adopted innovative design features that addressed the gender-specific constraints facing women. Organizations that do not take such constraints into account have generally not been successful in reaching women. In developing-country contexts, group-lending practices are far more likely to include women than individual lending.

268. A survey of 147 microfinance organizations across the world found that women made up 46 per cent of individual borrowers, 73 per cent of solidarity groups — with group guarantees — and 89 per cent of "village banks". It also reported larger loans to individual borrowers (an average of $973 compared to $371 for solidarity groups and $136 for village banks), as well as a somewhat higher percentage of portfolios at risk among individual borrowers (3.7 per cent, 3.6 per cent and 3.5 per cent, respectively).[26]

## C. Women entrepreneurs' access to financial services

269. There is a strong business case for ensuring women's access to financial services. Women own 38 per cent of registered small businesses in the United States, a third of small businesses in China, nearly half of all micro, small and medium enterprises in Kenya, 39 per cent of all registered businesses with their own

[26] *Microbanking Bulletin*, Microfinance Information Exchange (http://www.mixmbb.org).

premises in Uganda and a third of all enterprises in the Asia-Pacific region (Narain, 2009).

270. Women, like men, are involved in a range of entrepreneurial activities. They tend to be concentrated to a greater extent than men in micro, small and medium-sized businesses because of their lack of collateral, their domestic responsibilities, limits on their mobility, and their limited financial skills. Women's lack of a formal credit history, and "reputational collateral" also constrains them (Narain, 2009). A gender-neutral regulatory environment can lead to gender-differentiated outcomes, where women can be more disadvantaged than men in starting up or managing enterprises, as they may be less able than men to afford long and expensive registration procedures (Bardasi and others, 2007).

271. Data from 34 countries, including 26 post-socialist economies of Eastern Europe and Central Asia, in the Business Environment and Enterprise Performance Survey (2005) showed evidence that firms managed by women had a 5 per cent lower probability of receiving a loan and were likely to pay, on average, interest rates half a percentage point higher than firms managed by men (Muravyev and others, 2009). In countries with advanced financial sectors, women entrepreneurs were more likely to receive a bank loan and the size of the required collateral was lower (ibid.).

272. Women entrepreneurs in South Africa, for example, were found to face major barriers in accessing finance: the black economic empowerment equity fund of a major bank in the country had only 5 per cent of women clients after two years of operation (Naidoo and Hilton, 2006). In Uganda, women have just 9 per cent of the available credit, declining to 1 per cent in rural areas (Ellis and others, 2006). In Bangladesh, after more than two decades of efforts to prove that women are "bankable", women remain marginalized in the formal banking sector. While deposits by women made up 27 per cent of total formal-sector deposits, their share in formal credit was 1.8 per cent (Choudhury and Raihan, 2000). A more recent study found that women-led small enterprises represented less than 2 per cent of the loans of formal institutions (Narain, 2006). In Tunisia, 47 per cent of women business owners had bank credit in 2006, compared with 34 per cent in Jordan, 32 per cent in the United Arab Emirates, 22 per cent in Bahrain and 17 per cent in Lebanon. Given their limited access to formal finance, women financed their businesses mainly through personal sources such as savings, friends and family and by reinvesting their business earnings (Centre of Arab Women for Training and Research, 2007).

273. A study analysing data for 27 microfinance organizations, based in Latin America, Asia, the Middle East and Africa for the period 2002-2006 confirms the possibility that the commercialization of such organizations will lead to declining access by women (Frank, 2008). Many of those organizations had transformed themselves into regulated commercial entities during the period under review. The study found that the transformation had resulted in increased client outreach and accelerated growth in total loan portfolios, compared to organizations that had remained non-governmental organizations, as well as an increased number of active borrowers and savers and an increased size of average loans. However, while the number of women served had gone up with the expansion of the client base, the percentage of women served had declined. Women constituted 60 per cent of the borrowers among the "newly commercialized" organizations, a decline from 88 per

cent at the start of the period. On the other hand, the percentage of women borrowers among non-governmental organizations had increased from 72 to 77 per cent. An analysis of all financial organizations that reported to the Microfinance Information Exchange confirmed that women represented a far smaller percentage of the clients of banks compared to non-governmental organizations (46 per cent compared to 79 per cent in 2006), and a declining percentage of clients of newly commercialized organizations: from 73 per cent in 1999 to 54 per cent in 2006 (ibid.).

274. These findings emphasize the need to maintain diversity in the process of integrating financial services, as well as to address the barriers which prevent women entrepreneurs from expanding their businesses and from obtaining financial services. Some of the factors which militate against the growth of women's businesses include their divided time between productive activities and unpaid work, including carework; women's tendency to use their surpluses for household consumption and children's needs; their confinement to overcrowded female subsectors of the market; their tendency in some areas to invest in more than one enterprise so as not to attract the attention of male members of the household; and the cultural norms and practices which curtail their ability to act as entrepreneurs (ibid.). A key constraint identified in a South African study was the fact that, under the community of property arrangement, married women required their husband's signature and approval for all banking transactions. This was not required of husbands (ibid.). Even in the absence of legal requirements, there is evidence that some microfinance organizations insist that husbands approve and sign off on loans to women.

275. Other barriers to entry relate to the practices of the banking sector (McCarter, 2006). A survey carried out by the International Finance Corporation in the Middle East found that women's small and medium-sized enterprises were often in the service industries, where banks have difficulty quantifying output since there are no physical assets such as machinery as a basis for loan assessment. In addition, women entrepreneurs cited the failure of banks to make themselves approachable as a major constraint (ibid.).

276. Initiatives have been taken by financial institutions to increase women entrepreneurs' access to financial instruments such as regular banking services, debt financing and equity financing. Standard Charter, an international bank, has introduced women-focused marketing in its regular banking services, in particular in countries where women have had a lower rate of formal engagement with banks. In December 2008, it committed to a $450,000 women's empowerment programme in Asia to enhance financial literacy, financial planning, investment and capacity-building for women owners of small businesses, with the aim of reaching 5,000 women by 2011 (World Bank, 2008d). PNC Bank in the United States has established a women's financial services division dedicated to servicing women-owned businesses, offering personalized checking, savings and lending programmes. The bank's services also include assessing the need to expand women-owned businesses, refinancing existing loans, and maximizing cash flow.[27] Sero Lease and Finance Ltd., a women's leasing and finance company in the United Republic of Tanzania, offers women borrowers — even those without credit history and

[27] See www.pnc.com.

collateral — access to the use of capital equipment and other equipment or products needed for their businesses (International Finance Corporation, 2006).

277. There are also national-level initiatives to promote women's entrepreneurship. In the United States, the National Women's Business Council — a bipartisan federal advisory council — serves as an independent source of advice and policy recommendations to the President, Congress and the United States Small Business Administration on economic issues of importance to women business owners.[28] The Office of Women's Business Ownership oversees a network of Women's Business Centres throughout the United States. The centres offer women entrepreneurs, especially economically or socially disadvantaged women, comprehensive training and counselling in many languages on a wide range of topics to help them start and grow their own businesses.[29] In France, the Guarantee Fund for the Creation, Takeover and Development of Businesses by Women guarantees medium-term loans to finance working capital or investment needs for any businesses created or restarted by a woman less than five years ago. Guaranteed credit of between €5,000 and €38,112 is granted for periods of between two and seven years (European Commission, 2008b).

278. At the regional level, the European Network to Promote Women's Entrepreneurship, which is composed of Government representatives responsible for the promotion of women's entrepreneurship in their countries, aims to raise the visibility of existing women entrepreneurs and to create a favourable climate to increase the number of women entrepreneurs and the size of existing women-led businesses. The network has provided a platform for the exchange of national policy information on women entrepreneurs as well as a valuable contact for cross-border visits and cooperation (ibid.).

279. Developing Entrepreneurship among Women with Disabilities, a project of ILO, provided support to women with disabilities in starting or strengthening their microenterprises in five sub-Saharan African countries. While it was originally a stand-alone project, in its second phase (2005-2007) the strategy was modified to include women with disabilities in mainstream activities for women entrepreneurs, which were carried out as part of another ILO project. That inclusive strategy had a motivational effect on all participants and resulted in changing perceptions of disability (ILO, 2007b).

## D. Women's access to decision-making in the financial sector

280. Women are absent from top management positions in the banking sector in both developed and developing countries. In the United States, where women make up 75 per cent of the employees in the financial service industry, women held 12.6 per cent of executive positions in the top 50 United States commercial banks, with one bank having a female chief executive officer and seven banks having female chief financial officers. There were only eight women among the chief executive officers of the 100 largest credit unions (McCarter, 2006). Women make up 8.6 per cent of venture capital decision-makers in the United States (Brush and others, 2004).

[28] See www.nwbc.gov.

[29] See http://www.sba.gov/aboutsba/sbaprograms/onlinewbc/index.html.

281. A 2005 study of private sector banks conducted by Corporate Women Directors International found that only 10.3 per cent of board seats at the world's 50 largest banks were held by women and that some of the biggest global banks had no female directors. Nordea Bank AB of Sweden ranked highest (36.4 per cent) in terms of women board member representation, with four women on its 11-member board (Corporate Women Directors International, 2007).

282. There is also considerable scope for improvement on gender-equality issues within the microfinance sector. A 2005 survey by Women Advancing Microfinance International of 198 institutions in 65 countries found that, while women made up around 70 to 90 per cent of their clients, the number of women in senior governance or management positions varied between 30 and 40 per cent in most institutions (McCarter, 2006). A more equitable representation of women and men at all decision-making levels is required. Greater equality in decision-making may improve overall financial performance; a study of 226 microfinance organizations in 57 countries found that those whose chief executive officer was a woman reported higher returns on assets (Mersland and Strom, 2008).

## E. Increasing women's access to financial services

283. Financial sector reforms and initiatives need to address the constraints women face in accessing formal finance and decision-making in the financial sector. The current financial and economic crisis has dramatically illustrated the developmental costs of a deregulated financial sector. Governments have stepped in to bail out and nationalize large sections of the banking sector. The pressure for regulation is likely to be strong. In this changing environment, reforms to promote the principles and practices of gender equality are necessary within the formal financial sector, in line with the broader reforms in the regulatory structure of financial institutions, to align them more closely with development priorities. Financial institutions should be encouraged to foster growth linkages across the economy by supplying low-cost financial resources to priority sectors, underwriting the risk involved in taking up new and innovative investments, and addressing the needs of informal entrepreneurs, many of whom are women. A better understanding of women's saving and investment behaviour and the constraints they face is essential in order for Governments and financial institutions to be able to address the constraints on women's access to financial resources and develop appropriate financial mechanisms that are responsive to the needs of all women.

284. Microfinance can continue to make an important contribution by providing access to large segments of the poor. At the same time, reforms are necessary within the microfinance sector itself if it is to engage more systematically with the factors that underpin women's exclusion from financial resources (Hussain, 2009; Mayoux, 2009b). These would include an explicit commitment to gender equality and women's empowerment within an organizational vision, mandates and objectives, and the development of organizational policies that can translate such a commitment into practice. Gender mainstreaming in the consumer-protection guidelines developed by microfinance networks, emphasizing privacy, ethical behaviour, the need to treat consumers with respect and fair pricing, can help counter the potential neglect or mistreatment of women in the financial sector. Measures can include, inter alia, facilitating and supporting collaboration between different rural finance providers; promoting and supporting monitoring and research on gender equality

and empowerment; promoting learning and capacity-building networks; and ensuring that gender experts and women's organizations are involved in the design of financial regulations and consumer protection legislation (Mayoux, 2009a).

## VI. Access to social protection

285. A strong focus of the *World Survey* has been on improving women's ability to participate in markets of various kinds and on the resources that improve returns to their efforts. Markets cannot, however, be relied on exclusively to provide security of livelihoods. Not only have they failed to generate employment of sufficient quantity and quality to meet the basic needs of large sections of the world's working population, they have also increased exposure to new forms of risk and insecurity.

286. Gender differentiates how women and men experience and cope with risk, insecurity and crisis. As a result of their unequal property rights, the interruptions to their working lives posed by childbearing and the unequal sharing of unpaid care responsibilities, their location in less well-regulated forms of work and their lower levels of remuneration in many parts of the world, women are less able to insure themselves against contingencies. While it is too early to know the outcome of the current global financial and economic crisis, studies of earlier crises highlighted their gender-specific impacts (UN-ESCAP, 2003). Regardless of whether men's or women's jobs are most affected by crisis, women spend more time in both paid and unpaid work to offset the impact on household incomes.

287. As jobs disappear, women in vulnerable situations, as a last resort, often turn to socially stigmatized or demeaning means of generating income, such as domestic service, begging or even prostitution, which expose them to new risks (Atinc and Walton, 1998; Aslanbeigui and Summerfield, 2000). When meals have to be forgone, it is most often women who reduce their food consumption to ensure that children get sufficient nutrition. When children are taken from school and put to work, it is often daughters who are removed first, either to take up unpaid domestic work while their mothers put in longer hours of paid work, or to take up paid work themselves.

288. Social protection systems advance the well-being and security of citizens by protecting them from vulnerability and deprivation (ILO, 2003). In many countries, unemployment insurance schemes, universal health coverage and social pensions have played critical roles in promoting gender equality and the empowerment of women as well as poverty alleviation, economic growth and development. Child-oriented cash-transfer programmes have showed positive results in improving children's health, nutrition and education. Basic non-contributory social pensions help reduce inequalities in income and quality of life between older women and men and increase the well-being of households. Social protection often provides marginalized groups with their first contact with the State and their first awareness of their status and rights as citizens, fostering social cohesion and inclusion. Basic social security for all would contribute to the achievement of all the Millennium Development Goals. Experimentation with social protection measures has also provided important lessons for developing both long-term social protection strategies and responses to crises and their aftermath.

289. The present section makes the case for a universal approach to social protection that all countries can afford, based on the idea of a global minimum

social security floor, supported by ILO as a broad framework for addressing different sources of insecurity and vulnerability in people's lives.

## A. Developing a global social protection floor

290. Social security is a human right. Article 22 of the Universal Declaration of Human Rights states that everyone, as a member of society, has the right to social security. Article 25 defines this further as the right to security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his or her control. Underlying the Declaration is the belief that people's ability to achieve socially acceptable standards of living for themselves and those who depend on them should not be determined solely by market forces or by the unevenly distributed capacity to provision for themselves. Yet 60 years after the adoption of the Declaration, approximately 80 per cent of the world's population is still without access to social security (ILO, 2008e).

291. While the welfare regimes that prevail in OECD countries underwrite the social security of their populations with varying degrees of generosity, statutory social security in developing countries has been largely confined to those in formal employment, with an underlying assumption in many countries that coverage would be extended to the rest of the population with economic development and the gradual formalization of labour markets.

292. The provision of social security in many countries shrank as markets were deregulated and the role of the State was cut back. In the early phases of structural adjustment, the role envisioned for safety nets was defined purely in terms of dealing with the transitional costs of adjustment. The frequency of financial crises drew attention, however, to the need for more broad-based social protection measures. The 1997-1998 financial crisis in East Asia highlighted the inadequacies of informal protection measures and the need for ex ante social protection that help prevent and mitigate risks rather than merely cope with crisis (UN-ESCAP, 2003). That opened the way for a discussion of social protection as a more permanent feature of global social provision. As noted by ILO, the 2004 tsunami in Asia and, more recently, the hurricanes in North America also demonstrated the importance of public social security, including not only easily accessible health care but also social security cash transfers in case of death, disability or unemployment, in coping with the consequences of such mass natural disasters (ILO, 2009e).

293. To address persistent poverty and the rising inequalities between and within countries, the report of the World Commission on the Social Dimension of Globalization entitled *A Fair Globalization: Creating Opportunities for All* stated that a minimum level of social protection for individuals and families needs to be accepted and undisputed as part of the socio-economic "floor" of the global economy (ILO, 2004b). The Commission argued that the logic of globalization was driving countries into "a race to the welfare bottom" in a bid to attract mobile international capital. It called for employment-centred economic growth to generate the resources to finance the long-run expansion of social protection, but maintained that a deregulated global economy could not guarantee stable incomes or decent working conditions (ibid.). Similarly, the States members of the Economic and Social Council noted in the ministerial declaration adopted at the 2006 high-level segment of the Council that countries need to devise policies that enable them to

pursue both economic efficiency and social security and develop systems of social protection with broader and effective coverage.[30]

294. Drawing on the Millennium Development Goal commitments, ILO, within the context of its global campaign on social security and coverage for all, has promoted the establishment of a global social security floor based on the following essential socio-economic guarantees:

(a) Guaranteed income security for all children through family/child benefits aimed at facilitating access to basic social services, including education, health and housing;

(b) Guaranteed access to basic means-tested/self-targeting social assistance for the poor and unemployed in active age groups;

(c) Guaranteed income security for older and disabled people through basic pensions;

(d) Guaranteed access to basic health benefits through a set of interlinked measures (funded by taxes and social, private and community-based insurance).

295. One of the major arguments against any form of universalism, however modest, has been the question of affordability. The World Commission on the Social Dimension of Globalization suggested that a global social floor could be designed to play a developmental role, thereby paying for itself in the long run. The Commission further suggested that the initial provision guarantees could be set at modest levels of security, ensuring at least "poverty-line" standards of living, with incremental increases accompanying rising levels of per capita gross national product and declining dependency ratios. ILO research has shown that virtually all countries can afford basic social security. Estimates of the cost of a basic benefit package suggest that it is likely to be between 2 and 5 per cent of the GDP of most developing countries, or 4 to 10 per cent when health support is included (ILO, 2008e). The establishment of a solid, if modest, basis for social protection, while allowing for progressive additions according to the level of economic development, is thus affordable (ILO, 2009e).

296. In principle, while a commitment to forms of protection which are not tied to employment status or location in the economy will benefit both women and men, it is likely to benefit women disproportionately. Participation in social insurance schemes generally depends on the ability to contribute on a regular basis, which places many women at a disadvantage because of the intermittent nature of their employment and their greater concentration in part-time work (UNRISD, 2005). As discussed in chapter III, a large part of women's economic contribution is either unpaid or underpaid. Social security schemes providing minimum benefit guarantees are particularly relevant to women whose entitlements can otherwise be very low or who have never been remunerated for work.

297. The four elements of the social security floor lend themselves to the design of social protection strategies responsive to gender-specific needs and interests across the life cycle: in childhood, in the active productive and reproductive years, and in old age. The extent to which this potential is realized will depend on the explicit

[30] Ministerial declaration of the 2006 high-level segment of the Economic and Social Council, para. 19.

attention to gender equality in the design and delivery of the programmes in question.

## B. Income security for children

298. The right of children to social protection is included in the 1989 Convention on the Rights of the Child. Income poverty for children has negative implications in a broad range of areas, including health, nutrition, school attendance, educational achievement, and, later in life, labour market performance. Studies show that children who grew up in disadvantaged families are more likely to suffer unemployment, low pay and poor health in adulthood (Vleminckx and Smeeding, 2001). Income security for children safeguards their well-being during their early years, when they are dependent on care by others. Policies to promote children's income security generally take the form of allowances in cash or kind, tax credits, or the free or subsidized provision of basic goods and services.

299. Allowances may be targeted explicitly to women or men, or more generally to caregivers. In some countries, for example, family allowances, including subsidies for children's education, are given directly to men through their salaries, as they are assumed to be responsible for all family expenditure (Bibars, 2002). In most countries, mothers are targeted by these policies on the assumption that they are primarily responsible for children. The Child Support Grant in South Africa, one of the few child allowance programmes in developing countries, is, however, directed towards the "principal carer" of the child rather than the biological mother, an important qualification in a context where the high incidence of HIV/AIDS means that many children are being looked after by grandparents and other relatives, or look after themselves. In practice, however, it is mainly mothers who have applied for the grant (Case and others, 2003).

300. Assumptions about women as the main caregivers and those responsible for domestic work can be translated into policies which either support or undermine their capacity to undertake employment outside the home. In Eastern Europe, for example, the family benefit system during the socialist era was designed to support high rates of employment for women by helping mothers to combine paid work with motherhood (Steinhilber, 2006). Those schemes were generally universal in scope and included maternity leave, publicly funded childcare services and child allowances. Fathers were often explicitly excluded from these schemes. With economic transition, a major restructuring of the welfare system resulted in means-testing of benefits and a decline in aggregate expenditure on family benefits. In the Czech Republic, women receiving parental allowances faced restrictions in the labour market to ensure that they would focus on looking after their children (ibid.).

301. Conditional cash transfer programmes have emerged as an important economic and social policy tool (Heinrich, 2007). Such programmes aim to provide short-term assistance to families in poverty while promoting investments in long-term human capital development through conditionalities linked to responsibilities with regard to children's health and education. In the Latin American region, a number of countries have implemented such programmes. Two of the best-known programmes are Progresa in Mexico (later renamed Oportunidades) and Bolsa Familia in Brazil, which is the largest such programme in the world, with more than 11 million families as beneficiaries.

302. The cash benefits are often provided to mothers. While cash transfers directly to women have been identified as having positive effects on family welfare, concerns have been raised about the design of conditional cash transfer programmes reinforcing conventional gender divisions of labour. Mothers are, for example, expected to take full responsibility for complying with all the conditions attached to participation in the programme, regardless of other demands on their time (Molyneux, 2007). In order to comply with programme conditions in Progresa/Oportunidades in Mexico, for instance, women were expected to contribute voluntary labour to the upkeep of schools and clinics, over and above their responsibilities for taking their children to school, making regular visits to the health clinic, and attending training and meetings. Those conditions could be extremely burdensome, particularly if women were involved in economic activities. That led to the exclusion of some working mothers, while others gave up economic activities in order to comply with the conditions (Latapi and González de la Rocha, 2009).

303. Studies have also highlighted the ways in which training offered as part of programmes reinforced gender stereotypes by focusing primarily on education and health. Women themselves expressed a preference for training that would enhance their employment prospects, preferably in activities that were compatible with the demands of childcare. Their priorities for educational programmes for men related to male behaviour within the family, including concern with domestic violence and the need to teach men about health care and family planning (Adato and Mindek, 2000).

304. Women have generally expressed their appreciation for the programmes, valuing the positive implications for their children and the provision of a regular and predictable cash allowance under their control (Latapi and González de la Rocha, 2009). A recent evaluation of Oportunidades suggested that while most children had higher levels of education than their parents, this intergenerational improvement was most marked among children from beneficiary households. The evaluation also suggested that young people, particularly young women, who graduated from the programme were obtaining jobs higher up the occupational hierarchy than their parents (González de la Rocha, 2009). For women living in socially marginalized conditions in Brazil, the Bolsa Familia programme provided them with their first contact with the State and heightened their awareness of their status as citizens (Suarez and others, 2006).

305. Evaluations suggest that cash transfer programmes have been effective in reaching their objectives (Rawlings, 2004; Barrientos and DeJong, 2006). They have promoted child nutrition, health and schooling and reduced child labour. The Progresa/Oportunidades programme, for example, is estimated to have reduced the poverty gap by 36 per cent, and have reduced both child-stunting and rates of adult and childhood illness in participating households, as well as increased school enrolments, particularly among girls and at secondary school (Barrientos and DeJong, 2006).

## C. Social assistance for the poor and unemployed in active age groups

306. Income security for the unemployed remains a major challenge for countries at all levels of development. Most unemployed workers receiving benefits are

concentrated in industrialized countries. Unemployment insurance schemes in developing countries generally have limited coverage (ILO, 2001). The majority of low-income workers are outside the formal social insurance system, including the vast majority of working women. For those who work in the rural or urban informal sectors, little unemployment protection exists. Providing income security to vulnerable categories of working-age persons who are either unable to find employment or are underemployed is an important part of a comprehensive basic social security floor (ILO, 2008e).

307. Various strategies to extend social security coverage to those who are not covered by existing schemes have been developed in different countries. These include the gradual extension of social insurance schemes, the introduction of special arrangements for informal workers, the development of programmes combining cash transfers, and access to education and health and employment guarantee schemes (ILO, 2007b).

308. Public works programmes have been widely used for supporting households in times of adversity. In some cases, as in Argentina, such programmes were put in place in the aftermath of the financial crisis (Tabbush, 2009). In others, programmes are available on a more permanent basis to deal with seasonal fluctuations in the demand for labour in agriculture, as in India and Bangladesh (Kabeer, 2002), or to deal with widespread unemployment, as in South Africa (McCord, 2004).

309. Evaluations of public works programmes from a gender perspective highlight a range of issues, varying from women's ability to participate to programme implications for their well-being and empowerment. Gender-related constraints, for example in relation to mobility, can restrict women's participation in these programmes and determine which groups of women participate (Kabeer, 2008c).

310. Programme design can either reinforce or offset the effects of those constraints. In highly gender-segregated societies, women-only programmes may be needed. In Bangladesh, for example, Food for Work, the country's main public works programme, is largely targeted to poor men, while a smaller cash-for-work Rural Maintenance Programme targets destitute women. The latter programme has received largely positive evaluations (Postgate and others, 2003). Women, however, also made up 28 per cent of participants in the 100-day employment scheme put in place in Bangladesh in 2008 to help the very poor cope with soaring food prices, despite the absence of specific conditions on targeting women (Fiorillo and Matin, 2009).

311. The newly enacted National Employment Guarantee Scheme in India is an example of a programme that operationalizes the right to work. A number of features of the programme deal explicitly with women's participation, including the provision that one third of jobs should go to women; the requirement for crèches when there are more than five women on a programme; and the payment of equal wages. Available data suggests that large numbers of women have participated in the programme (Institute for Human Development, 2009). In 20 states, women made up at least 30 per cent of participants in 2008, while the national average was 49 per cent. In many states, women participated at a rate higher than their labour force participation rates. Some of the early positive findings point to a decline in distress migration, as well as improvements in household income and nutrition. In addition, because the wage-delivery mechanism is linked to opening of post office or bank accounts in many states, the programme is bringing sections of the population into

contact with institutional finance for the first time. Preliminary assessments suggest that the presence of effective grass-roots non-governmental organizations and their ability to mobilize poorer groups has been a major factor in programme success.

312. Evaluations of public works programmes also suggest that the type of work offered may be a factor in encouraging or inhibiting women's participation. A study of public works projects in South Africa found that women participated to a greater extent in environmental projects than in road construction projects, which were seen as "male" work (Adato and Haddad, 2001). The extremely low percentages of women who participated in the public works programmes set up in the immediate aftermath of the Asian financial crisis was also attributed to bias towards work more closely associated with male labour: construction, repair and renovation of infrastructure, and later, planting of used land, production of cement bricks, and normalization of tertiary irrigation channels (UN-ESCAP, 2003). In the Republic of Korea, for example, the narrow range of activities offered, together with eligibility restricted to "household heads", resulted in women constituting only 23 per cent of participants in the first round of public works projects in 1998. Protests by women's groups led to a relaxation of criteria and an expansion of projects to include a broader range of activities, including in public service works and environmental projects. Women worked as after-school teachers for children from low-income households, social service assistants and office assistants in university libraries and Government offices. Women's participation consequently rose to just over 50 per cent (UN-ESCAP, 2003).

313. The possibility of expanding public works programmes to include carework and social services draws attention to the potential of such programmes for addressing some of the underlying constraints posed by women's primary responsibilities for unpaid domestic labour. Taking collective responsibility through public works programmes for some of those care responsibilities would enable women to participate more fully in public life and the labour market, as well as increase the potential for girls to attend school. It may also facilitate increased openness to more equal sharing of carework (Antonopoulos, 2007). There is a particularly strong case for considering "cash-for-care" programmes in the light of the upsurge in the need for care in the HIV/AIDS pandemic in sub-Saharan Africa (Lund, 2004). An added argument in favour of incorporating care activities in programmes designed to generate employment is that they are inherently more labour-intensive than infrastructure projects. The value given to carework could be strengthened through the piloting of programmes which recognize that such work is economically important, involves costs for the carer and represents savings for the formal health and welfare budget (Lund, 2004).

## D. Income support for old age and disability

314. Disability and old age are generally associated with a decline in levels of physical activity and earning power. Such changes do not have to entail greater poverty or insecurity. Family and community networks, private savings, private or social insurance, pension schemes and assets of various kinds offer forms of protection. The fact that older and disabled people, in particular women, are consistently overrepresented among the poorer sections of the population and are vulnerable to isolation and ill health suggests that sufficient protection is not available.

315. As recognized in the Madrid International Plan of Action on Ageing (2002), old age is a period of particular vulnerability for women. Women live longer than men and face a longer period of old age, often as widows, and often in poverty. Currently, women outnumber men by about 70 million among those aged 60 years and over. Among those 80 years and older, women are nearly twice as numerous as men (United Nations, 2007). Many women will have experienced repeated childbirth, had limited access to primary health care, and done heavy work. They are less likely than men to have assets because of gender-biased property and inheritance rights. They are disadvantaged by the cumulative effect of their limited access to education and employment throughout the life cycle. They are more likely to have worked in poorly paid forms of economic activity than men, and on a more intermittent basis, with less scope for saving, and less likelihood of coverage by pension schemes, and limited capacity to contribute to them.

316. Article 6 of the Convention on the Rights of Persons with Disabilities, focused on women with disabilities, requests States parties to take all appropriate measures to ensure the full development, advancement and empowerment of women, for the purpose of guaranteeing them the exercise and enjoyment of the human rights and fundamental freedoms set out in the Convention. In article 28, States parties recognize the right of persons with disabilities to social protection and to the enjoyment of that right without discrimination on the basis of disability.

317. Currently, about 10 per cent of the total population of the world, or roughly 650 million people, live with a disability. An estimated 80 per cent of them live in developing countries, many in conditions of poverty. It is estimated that, of the world's poorest people, those who live on less than one dollar a day and who lack access to basic necessities such as food, clean water, clothing and shelter, one in five is a person with disabilities (see E/CN.5/2008/6). Lack of access to good nutrition, health care, sanitation and safe living and working conditions can increase the risk of disability. People with disabilities face barriers to education, employment and public services that can help them escape poverty. Discriminatory practices continue to deny persons with disabilities access to work. Studies on women with disabilities in rural areas of many countries have found that more than 80 per cent of women with disabilities have no independent means of livelihood and are totally dependent on others.[31]

318. Formal social security systems — both public and private — generally contain provision for pensions and disability allowances but vary considerably in the terms of provision (Mesa-Lago, 2002). Public systems are characterized by non-defined contributions which tend to increase in the long run; by defined benefits calculated by a legal formula which determines maximum and minimum values; and by financial regimes based on pay-as-you-go principles. Private schemes, on the other hand, are based on defined contributions to individual savings accounts, set at a fixed level over the long term. The value of the benefits received will vary according to how much individuals have contributed to these accounts, returns on invested pension funds and the broader macroeconomic environment. Schemes may also be under mixed public/private administration.

[31] Statement by the United Nations Special Rapporteur on Disability on the occasion of International Women's Day, 2005.

319. In formal pension schemes that are tied to employment status, the extent to which they reproduce gender inequalities in the wider market depends on how closely pension entitlements are linked to employment history. Older women who worked shorter periods or did not work at all in formal employment may not be protected by any existing social security provisions (ILO, 2007a). Redistributive measures within pension schemes can help to offset labour market disadvantage (Steinhilber, 2005). Of relevance are minimum income guarantees in old age, flat-rate provisions and income ceilings, minimum contribution periods, and provisions for calculating benefits.

320. Since the 1980s, several countries with well-developed public social security systems have undergone major reforms of their pension systems. The reforms were motivated partly by the ageing of their populations and concerns about the fiscal burden this represented. Pension reform generally implied a three-pillar system consisting of (a) a mandatory publicly administered pay-as-you-go system; (b) a mandatory privately managed pillar fully funded by individual savings accounts; and (c) a voluntary pillar funded by individual savings for additional protection. Most countries adopted variations of this system (Mesa-Lago, 2002).

321. There has been some debate about whether women have fared better under the new privatized schemes than under the older, public ones. A World Bank study of pension reform in Chile, Argentina and Mexico noted that, because of the close link between contributions and benefits, women's individual monthly pension entitlements were only 30 to 40 per cent of those of men. However, women benefited from targeted redistribution through the minimum pension guarantee. There was some redistribution within the family because men were required to take out joint annuities where benefits were calculated on the basis of the age and sex of beneficiaries as well as their dependants. When women received benefits from their individual accounts, together with a survivor's pension, the average lifetime benefits for married women rose to 70 to 90 per cent of men's benefits, and to 100 per cent in the case of married women in full-time work (James and others, 2003).

322. According to critics of the privatized pensions system, while gender inequalities exist in both public and private systems, they are higher in the latter for a number of reasons (Mesa-Lago, 2002). The benefit formula in the public system uses gender-neutral life expectancy tables which distribute equal monthly benefits to women and men. Equal monthly benefits combined with women's longer life expectancy means that contributions to defined-benefit benefit women more than men. Private systems, on the other hand, apply gender-specific mortality tables to calculate both annuities and scheduled withdrawals. The accumulated pension fund in an individual account is divided by the average years of life expectancy so that women's pensions are lower than those of men, and even more so if they retire earlier.

323. In the European transition economies, gender inequalities have widened as a result of the reforms. The new system sets out to reward longer careers and later retirements. Joint annuity is not required, survivor benefits have been weakened, and the public pillar is not particularly redistributive. In the Polish system, for example, the elimination of a fixed component of the pension and the resulting reliance on a variable element which reflects the wages and tenure of the insured person has meant that women's pensions have declined from 80 per cent of men's to 73 per cent (Steinhilber, 2005).

324. Most public and private pension systems apply primarily to workers in formal employment, excluding an increasing section of the working population. In Chile, while informal workers can, in principle, contribute to private pension funds, only 43 per cent of women in informal work were affiliated to such funds, and only 16 per cent paid their contributions (Todaro, 2008). According to the International Association of Latin American Pension Fund Supervisors (Valente, 2008), only 37 per cent of the economically active population in its 10 member countries, largely the better-paid workers, made regular payments into pension funds.

325. Non-contributory pension schemes represent more inclusionary approaches to social protection. In Latin America, non-contributory pensions in Cuba and Nicaragua provide universal coverage for elderly citizens. Chile introduced a non-contributory pillar which guaranteed a solidarity pension to all citizens over 65 years of age who receive a pension of less than 150 per cent of the minimum wage. It is universally granted, but with a gradual reduction of the subsidy to those who receive other pensions, thus reducing the need for public funds and providing incentives to contribute to the system (Barrientos and Lloyd-Sherlock, 2002). Such schemes are of particular importance for people in vulnerable groups, who find it hard to enter the labour market and who suffer from some form of discrimination. People in various categories of informal employment, in particular, encounter more difficulties and limitations in accessing quality jobs with a fair salary and social security.

326. Some measures have been developed to reach out to previously uncovered groups. South Africa, Namibia and Botswana, for example, all operate large-scale, non-contributory social pension systems (Devereux, 2001). The South African benefit is means-tested, while the other two are universal. The Namibian pension is a flat-rate defined benefit which is automatically activated by an age milestone (60) for all Namibian citizens, women and men equally. The scheme is funded directly from Government revenues, including tax, rather than from contributions to an insurance scheme. The system uses biometric identification methods for claimant verification which not only take into account the high levels of illiteracy among poorer claimants but also reduce the likelihood of corruption (ibid.).

327. Recent experience with modest universal pension systems in a number of developing countries have shown positive poverty-reducing effects for whole families (ILO, 2009e). These include economic benefits such as the use of pensions to strengthen the household asset base, as well as social benefits in terms of the health and nutrition of pensioners and other household members.

328. To reach specific groups, Chile developed an employment-termination programme aimed specifically at domestic workers. Employers of domestic workers are required to contribute 4.11 per cent of pay into a termination savings account held with any of the private pensions systems. The balance of the account is invested in interest-yielding financial assets in the same way as retirement savings accounts. In the event of termination of employment, the domestic worker is entitled to the balance of the account. Participation in retirement savings plans is voluntary for domestic workers in Chile, but the employment-termination programme is expected to strengthen their voluntary participation (Barrientos, 2004). In Brazil, the 1988 Constitution extended universal entitlement to basic pension benefits to older and disabled people in informal rural employment. The Previdencia Social Rural provides a monthly benefit equivalent to minimum wage to male labourers over

60 and female labourers over 55 in subsistence agriculture, fishing or mining, and to their dependants in the event of the death or disability of the main beneficiary (ibid.).

## E. Access to basic health benefits

329. As the world moves towards the deadline for reaching the health-related Millennium Development Goals, strengthening health systems and providing affordable health care is high on the development agenda. However, alarming deficits in health protection coverage and health inequities persist between and within countries. Indicators on health show significant cross-regional variation. Differences in child and maternal mortality between high- and low-income countries reflect the strong linkage between poverty, access to affordable health services and mortality (ILO, 2008b; UNIFEM, 2008). The risk of dying as a result of pregnancy or childbirth differs significantly by economic status, from about 1 in 22 in sub-Saharan Africa to 1 in 7,300 in developed countries (United Nations, 2008b). In many countries, it is particularly hard for women to access basic medical care, including reproductive-health services.

330. In addition, given the large numbers of people lacking sufficient financial means to access health services, millions of people worldwide continue to be pushed into poverty each year by the need to pay for health care (ILO, 2008b). Globally, WHO data show that as many as 178 million people could suffer financial catastrophe as a result of out-of-pocket health payments each year, and that 104 million could be forced into poverty simply because of health payments (GTZ-ILO-WHO, 2007). It is estimated that people in low-income countries shoulder more than 50 per cent of their health expenditures compared to those in upper-middle- and high-income countries. In recent years, health-care costs have become a major source of debt in the United States and a leading cause of bankruptcy (Zelda and Rukavina, 2007).[32]

331. Lack of access to health care has significant social and economic repercussions. Apart from effects on health and poverty, the close links between health, the labour market and income generation have an impact on economic growth and development. Health protection contributes to building human capital that yields gains in productivity and economic growth.

332. Cutbacks in public health provision as well as increased reliance on various cost-recovery mechanisms, including for-profit private practice, user fees and drug charges, have led to drastic declines in the utilization of health services and an increase in women's unpaid time devoted to substituting for these services (Mackintosh and Tibandebage, 2004). Service-delivery failures affect both women and men, but they affect women differently and more acutely than men, particularly if they are poor, because women are often less able to substitute for inadequate public provision by paying fees for better services (UNIFEM, 2008). Country studies have found, for example, that user fees introduced by health-sector reforms cause steep drops in the use of maternal health services (UNFPA, 2005). The

[32] See *Facts on the Cost of Health Insurance and Health Care*, 2009, Washington, D.C. (National Coalition on Health Care), cited in *Making Parents' Health Care a Priority*, available at http://www.nccp.org/publications/pdf/text_874.pdf.

Millennium Project Task Force on Child Health and Maternal Health recommended that user fees for basic health services be abolished (Freedman and others, 2005).

333. Social health protection, as defined by ILO, is a series of public or publicly organized and mandated private measures against social distress and economic loss caused by the reduction of productivity, stoppage or reduction of earnings or the cost of necessary treatment that can result from ill health (ILO, 2008b). It consists of various financing and organizational options intended to provide adequate benefit packages for protection against the risk of ill health and related financial burdens. A number of mechanisms for financing health services exist, including tax-funded national health services; vouchers and conditional cash benefits; contribution-based mandatory social health insurance or regulated private non-profit health insurance schemes, and mutual and community-based non-profit health insurance schemes (ibid.).

334. Progress has been made in many countries in developing the necessary legal frameworks and policies promoting universal access to health care, using a range of approaches. Of the 30 member countries of OECD, 15 have a system funded predominantly from contributions that are pooled in social insurance funds, 12 have largely general tax-funded systems, and three have a mixed health-financing system. Virtually all countries that rely on pooled contributions also receive financing from government budget revenues to provide coverage for particular population groups, such as the poor (GTZ-ILO-WHO, 2007). Countries such as Germany and the United Kingdom, for example, have different health protection mechanisms, but both achieve the same goal of universal or near-universal coverage. The National Health Service in the United Kingdom provides medical benefits to all people residing in the country, irrespective of nationality or the payment of contributions or income tax. In these and other pioneer countries of social health protection, including Belgium, France and Luxembourg, private for-profit insurance makes up only a small share of health expenditures (ILO, 2008b).

335. The structure of health insurance schemes and regulations on coverage eligibility affect women's and men's access to health and can create differences and inequality between men and women in the use of services and/or in health outcomes.

336. Health insurance schemes have been put forward as an alternative to user fees as a means of financing access to services in many countries. For example, Costa Rica has experimented with a voluntary insurance scheme for own-account workers and non-remunerated workers (family workers, housewives and students). It targets those who have never contributed to a health or pension plan, as well as those who did for short periods only, which did not allow for the accumulation of adequate benefits. Members must have a per capita family income which is lower than the basic basket of food products determined by the National Statistics Institute. The scheme is funded by contributions of the State and the individuals who join. The State contributes 0.25 per cent of the reference income, while the independent worker contributes 7.25 per cent. The individual's contribution can vary downwards to 4.75 per cent. It is estimated that nearly three quarters (74 per cent) of independent workers contribute to health insurance (Lund, 2004).

337. Since 1981, Thailand has also been gradually extending access to health insurance to low-income households outside the social security system (Limwattananon and others, 2005). In response to a public campaign for a system of universal health care, a bill on national health insurance was passed in 2002. The

initial 30-Baht Health Scheme allowed those who did not have access to formal health benefits to access the public health-care system for a payment of 30 baht per visit. The payment has since been abolished and the scheme renamed the Universal Health Care Programme. Early concerns that there would be a major upsurge in demand, threatening the financial sustainability of the scheme, have proved unfounded. A study of organized women home-based workers — a group where ill health featured as the most significant source of insecurity — found it to be the most accessible of government welfare schemes. Over 85 per cent of those women had utilized it, and more than 85 per cent rated it positively (Doane and others, 2006).

338. In Mexico, the Seguro Popular health insurance programme, which began in 2004 to assist the uninsured population, aims for universal coverage by 2010. It subsidizes an explicit set of health interventions funded by contributions from national and state governments as well as individual families. The funding is progressive, so that the contribution by families increases with higher incomes. The programme focuses on woman-specific health problems, including maternal mortality, HIV/AIDS, cervical and breast cancer and gender-based violence. The National Programme on Women and Health, started at around the same time, is aimed at integrating a gender perspective into all national policies and programmes across the health sector. Its key priorities are meeting women's health-care needs throughout the life cycle and addressing the challenges that women face as health-care professionals and care-givers within the family (Langer and Catino, 2006).

339. Community-based health insurance schemes are initiated, owned and run by local governments, local communities, non-governmental organizations, trade unions, health facilities or cooperatives. Microfinance organizations, which have close and regular contacts with groups of poor people, are well placed to harness the necessary information, monitor behaviour and enforce contracts among large numbers of informally employed workers. Since the organizations have established administrative and information dissemination systems, there are fewer start-up costs in adding microinsurance to their portfolio of services. Pre-existing ties to microfinance organizations can help in recruiting members and overcoming problems of trust and confidence. For example, one of the oldest and best-known programmes aimed explicitly at women in the informal economy is the SEWA integrated health insurance scheme, in India. SEWA set up its own bank to provide savings and lending services to its members and quickly became aware that illness was a major reason why women could not repay their loans on time. It initiated a primary health-care programme and which has three components: life insurance, asset insurance and health insurance. The health component benefits include hospitalization up to a maximum number of days per year. Members can choose their own public or private health providers, and SEWA provides advice about reliable providers. Joining requirements are membership in SEWA, having a SEWA bank account and taking all three parts of the package. Members can pay annual contributions or opt for a one-time larger fee, which is deposited in the SEWA bank. The interest on this pays their annual contribution up to the age of 58, the upper age limit of the programme, at which point the amount of the deposit is paid to the member. Those paying the fixed deposit receive a wider package of benefits, including access to a maternity grant (Chatterjee and Ranson, 2003).

340. To address the deficit in social health protection in many countries, ILO developed a strategy to accelerate the achievement of universal coverage and promote equity (ILO, 2008b). The coverage gap and access deficit must be assessed

from a gender perspective, and gender-specific gaps and challenges must be addressed. The GTZ-ILO-WHO Consortium, formed in 2004, collects good practices and lessons learned on extending social protection in health from a broad range of countries and assists interested partner countries in establishing social health insurance systems.

# VII. Conclusions and recommendations

341. **The underlying assumption of the global policy framework has been that reducing State intervention and increasing global competition would result in a more efficient allocation of resources and higher rates of growth. Inflation control through a combination of tight monetary and fiscal policies has been the overriding objective of macroeconomic policy. Structural policies have focused on the reduction of the role of the State, the promotion of private enterprise, the deregulation of labour markets and the removal of capital controls.**

342. **The objectives of this policy framework have only partly been achieved. Per capita growth rates have shown a declining trend since the 1970s in developed countries. While growth rates have been rising in developing countries since the 1990s, along with a decline in income poverty, these trends are less positive if the growth rates for India and China are excluded. Income inequality has been rising in most countries of the world. The distribution of income away from labour in favour of capital is indicative of a growing class divide. Access to decent work has eroded, with more women and men working in the informal economy.**

343. **The sixth *World Survey on the Role of Women in Development* has been prepared at a time of global economic and financial crisis affecting both developed and developing countries. For many developing countries, the crisis will exacerbate the hardships associated with the food and fuel crises that developed in 2007-2008. Developing countries have fewer resources to implement appropriate counter-cyclical policies to counteract the impact of the crisis. The social and economic costs and gender equality implications of these crises are likely to be profound and will jeopardize the achievement of internationally agreed development goals, including the Millennium Development Goals.**

## A. Failure to address gender-specific constraints

344. **The structural constraints that hinder women's economic empowerment have not been adequately addressed over the past decade. Gender equality perspectives have largely been ignored in macroeconomic analyses, and most equality-enhancing measures have been undertaken at the microlevel. Many of these measures, while much needed and effective, such as the promotion of microfinance and cash transfers, have not been able to adequately address the underlying constraints in women's access to and control over economic and financial resources.**

345. **Progress on equality between women and men in the distribution of key resources over the past decade has been very uneven. The gender gap in education has been reduced, particularly at the primary and secondary levels, but progress has been slow, with wide regional variation. While women increased their access to non-agricultural employment throughout the 1980s and 1990s, their share of employment has remained relatively constant for the last decade. Women are overrepresented in informal and part-time work, and many working women in developing countries are in "vulnerable" forms of employment, including unpaid family labour or own-account work.**

346. **Women's concentration in "non-standard" forms of work is partly a response to the constraints of occupation segregation and unequal responsibility for unpaid domestic and care work. Their concentration in activities that are less well rewarded is indicative of their resource poverty and lack of bargaining power, as well as the discrimination they face in the wider economy.**

347. **While there has been a gradual but discernible decline in both horizontal and vertical gender segregation in some areas, there is significant country- and regional-level variation. Returns to labour remain generally lower for women compared with men, with persistent wage gaps in all parts of the world. Despite women's increased participation in the labour market, there has been no significant increase in the sharing of unpaid work between women and men.**

348. **Women in many parts of the world continue to face discrimination in access to land, housing, property and other productive resources. Some progress has been made in changing laws, but persistence of discriminatory customary laws and traditions and women's lack of knowledge of their entitlements militate against the translation of laws into practice. Legislative change has to be accompanied by advocacy and training for all key stakeholders to ensure full implementation. Recognizing and protecting existing communal rights, and building on progressive customary law is also important in order to ensure access by poor women to productive resources.**

349. **Many poor women and men, particularly in rural areas and urban slums, are excluded from formal financial services. Women have limited access to formal financial services due to legal, regulatory, institutional and cultural barriers. While microfinance organizations have been successful in reaching poorer women, they currently reach only a fraction of those who need financial services.**

350. **In some countries, economic reform restricted State provision of social protection to narrowly defined safety nets in response to the crisis. Many women in precarious forms of employment are excluded from employment-related public provision and cannot afford premiums for private provision. This creates significant vulnerabilities in old age and for persons affected by ill health, disability and unemployment and other life crises. Experimentation in social protection provides evidence that well-designed, broad-based social protection strategies offer benefits that go beyond crisis-coping functions.**

351. **While women have an increasing presence in public life, they remain significantly underrepresented in most areas, in particular in economic decision-making. There is a growing body of evidence that women bring critical**

perspectives and priorities, and a diversity of skills and competencies, which makes policy and budgetary decision-making more responsive to the needs and priorities of all groups. Systematic efforts are needed to promote women's participation in economic decision-making bodies in all areas and at the highest levels. Women's unequal access to and control over resources, and their continued responsibility for unpaid domestic and care work, curtails their productivity and restricts their capacity to respond to new economic opportunities and participate fully and effectively in public life. Their absence from key decision-making forums that shape the allocation of valued resources and opportunities perpetuates gender inequality. The overall impact of the failure to develop and build on the significant human capital of women on economic growth and development is significant.

## B. Multiplier effects of women's economic empowerment

352. There are strong arguments for a more gender-equitable distribution of resources. Evidence from in-depth microlevel studies, household surveys, national and cross-national data testifies to the range of economic and social multiplier effects generated by improvements in women's access to and control over resources and increased opportunities to fully benefit from these resources. At the microlevel, these effects operate through the enhancement of women's ability to increase the productivity of their livelihood efforts and allocate the saved time and energy to investments in children's health and education, their own personal development and participation in community activities. At the macrolevel, they strengthen the pool of labour and talent that economies can draw on and increase national per capita productivity.

353. While the positive impact of gender equality on economic growth is supported by a strong body of evidence, the evidence for the impact of economic growth on gender equality is weaker and more mixed, particularly in low- and middle-income countries. Economic growth has promoted women's formal employment opportunities, particularly in developing countries with export industries. However, it has had little impact on other aspects of gender equality in such countries. The impact on women's life expectancy is limited, and reduction of maternal mortality remains the Millennium Development Goal in connection with which the least progress has been achieved. There has been little influence on the representation of women at higher levels of economic decision-making or on participation in political life. Economic growth is most likely to have a positive impact on women's empowerment when it is mediated by explicit policies promoting women's education, employment, human rights and bargaining power.

354. The evidence base on critical aspects of women's economic empowerment is, however, extremely uneven, particularly in developing countries. A great deal of critical analysis of growth, economic activity and the consequences of various policies is conducted without attention to distributional or social costs, including highly relevant gender perspectives, such as the implications of women's predominance in the informal economy and of the unequal sharing of unpaid work. While some progress has been achieved in making official data collection and utilization more gender-sensitive, increased resources are needed to build the capacity of research organizations in developing countries to carry

out timely studies on women's economic empowerment, as well as the capacity of national statistical offices to generate accurate, relevant and timely statistics and indicators on women's access to and control over resources.

## C. Employment-centred, gender-sensitive growth strategies linking economic and social development

355. Ensuring women's economic empowerment and access to and control over resources requires an integrated approach to growth and development that is focused on gender-responsive employment promotion and informed by the interdependency between economic and social development. Gender-responsive growth strategies should be based on an enhanced understanding of and attention to the constraints to women's economic empowerment. They require a holistic understanding of the economy, based on the recognition that human labour is a "produced" rather than "given" factor of production, uniquely embodied in human beings who are born and nurtured through the mostly unpaid labour of women. Such strategies would also require the recognition that, while both women and men engage in a range of productive activities to meet their needs and invest in the future, women's participation in such productive activities is constrained by the unequal sharing of unpaid work, their limited opportunity to develop their "human capital" and unequal access to and control over resources. These disadvantages leave many women dependent on male provision within the family and curtail their capacity for voice and influence at the household, community and national and subnational levels.

356. The interdependencies between economic and social policies, the formal and informal economy, and paid and unpaid work must be recognized and explicitly addressed. For example, investments in health, education and social protection, conventionally seen as "social policy", not only ease the burden of unpaid work for women, but also contribute to their labour productivity and capacity to take risks and adapt to changing economic opportunities. On the other hand, improvements in roads and transportation systems, categorized as economic investments, have social impacts, such as declines in female mortality rates and rising school enrolments, particularly for girls.

357. The insecurities generated by global competition, flexible labour markets and recurring financial crises have given rise to strong demands for State support for social protection. A basic level of security for all should be part of the social contract between the State and its citizens, insulated from market forces as far as possible and financed through a system of taxation and cross-subsidies. Recent experience provides lessons for bridging immediate and longer-term needs in a gender-responsive manner. One example is the expansion of public works programmes beyond conventional infrastructure projects to include social infrastructure and care services. By encouraging the participation of both women and men, such programmes could contribute to changes in attitudes towards caregiving and the more equal sharing of responsibilities for unpaid care work. Another is the use of cash transfers which encourage investments in training programmes to ease labour market re-entry and enhance the capacity to adapt to rapidly changing market conditions.

358. Economic growth theories increasingly recognize that investment in human resources is a critical factor. There has been considerable attention to closing gender gaps in primary and secondary education, but less to improving the productivity of the current labour force. In an era of rapid technological, demographic and economic change, workers need both basic and portable skills to increase employment options in a range of sectors. Many women have specific needs because of the intermittent nature of their work and their predominance in part-time work. Different forms of capacity-building and training are needed, including vocational training and on-the-job training, provided by a range of actors, including microfinance organizations, trade unions and non-governmental organizations. Innovative programmes utilizing information and communications technology should be developed to increase networking and exchange of information.

359. Other human resource investments are emerging as priorities. One example is the need for increased support for unpaid care work and the promotion of more equal sharing of this work between women and men. The care responsibilities resulting from the HIV/AIDS pandemic fall largely on women and girls, and demographic transition has brought care of the elderly to the policy agenda. Affordable and quality care facilities and access to health and education have emerged around the world as critical needs for women — those in waged work and who are self-employed as well as those who are unemployed because of lack of childcare support. Such provision is also critical to ensure men's increased involvement in caregiving. Increased efforts are needed to ensure full productive employment and decent work for all. Enforcement of existing labour regulations is critical. Labour-market regulations should also be expanded to cover workers in the informal economy. Self-employed women, many of whom are outside the reach of labour legislation, could potentially benefit from government support and the subsidies provided to small and medium-sized enterprises, from which they are largely excluded because of the small-scale and unregistered nature of their enterprises. Simplifying registration procedures and creatively using information and communications technology would help to reduce transaction costs and encourage more women to register their businesses.

## D. A coordinated approach

360. Increased coordination between different macroeconomic policy instruments would be necessary to achieve gender-responsive, employment-centred growth. Important factors would include an expansionary fiscal policy to stimulate the economy; greater attention to domestic revenue mobilization to finance such policies and reduce dependence on external capital; enhanced management of capital flows to reduce their volatility; and increased regulation of financial markets to avoid speculative excesses.

361. Expansionary fiscal policies are necessary to finance investments in social and economic infrastructure, combined with a more effective and equitable mobilization of domestic resources. Broadening the tax base, eliminating wasteful subsidies, making tax incidence more equitable by closing off loopholes, lowering the rates of indirect tax and moving away from indirect taxes on consumption to taxes on wealth and income would be important steps

towards generating the resources required to establish policies and programmes which can counter market-generated gender inequalities.

362. Financial sector reform can also promote more equitable growth strategies. Well-designed capital controls can reduce the volatility of short-term flows and prevent capital flights. This would increase the capacity of workers, in particular women workers, to bargain for higher wages in line with rising productivity. Financial sector reforms can also expand financial outreach to those workers, farmers and small-scale entrepreneurs, in particular women, who have been excluded by the privatization of the banking sector because of perceived high transactions costs. Central banks can promote broad-based growth through development banks and credit subsidies to priority sectors, including women's enterprises. A greater diversity of financial-service providers and a broader range of services beyond the provision of credit, including savings, insurance, money transfers and advisory services, should be accessible to women as well as men. The organizational mandates, objectives and institutional arrangements of all financial providers should have an explicit commitment to gender equality to ensure that women fully benefit from the expansion of services.

363. An integrated economic and social policy framework is needed to promote the equitable distribution of the benefits of economic growth. Social objectives need to be incorporated into economic policies. Economic growth strategies should give more attention to the real economy and focus on creating full employment and decent work, rather than solely on financial returns. Social protection measures should be designed to minimize the trade-offs that women face in carrying out their productive and reproductive roles and expand women's ability to make the most effective use of their time. Beyond social protection, a broader set of social policies is needed to support the care of children and the sick and elderly, and to increase investment in the human capital and capabilities necessary to sustain long-term growth.

364. It is evident from the experience of recent decades that market forces by themselves can do little to reduce gender inequality in access to and control over resources. Specific policies to address these inequalities through direct and indirect actions are required. Gender perspectives must be identified and addressed in all aspects of efforts to promote employment-centred growth. Gender-responsive budget analysis is a critical tool for ensuring the gender-responsive mobilization and expenditure of public resources and for holding Governments accountable for their policy commitments on gender equality. Explicit attention needs to be given to ensuring women's representation in all areas and at all levels of decision-making on public finance management reform. Legislation, temporary quotas and affirmative action are necessary measures to overcome the long-established resistance to change in this area.

365. The State has an important role in providing an enabling environment for such changes through the pursuit of equity-enhancing policies, progressive legislation and regulations and institutional change. Other stakeholders also have critical roles, including donors, non-governmental organizations, trade unions and the private sector.

366. The organization of women, including in natural resource user groups, microfinance groups, self-help groups, trade unions and other forms of labour

organizations, can significantly enhance women's access to and control over economic and financial resources. In many contexts around the world, such organizing has allowed women to claim their rights, influence policy, hold Governments to account and find collective solutions to their problems. Women's organizations and networks need to be recognized and funded as critical actors in change processes for sustainable economic growth and development.

367. Private corporations have come under a great deal of pressure to adhere to the principles of corporate social responsibility. Many have adopted codes of conduct that include a commitment to gender equality in the treatment of their workers, and some have set up private foundations to support projects which advance women's rights in a range of contexts.

368. Gender-responsive development assistance has contributed to increasing gender equality and women's empowerment. The focus of such assistance should, however, be expanded beyond social sectors to more productive sectors to ensure women's increased access to and control over economic and financial resources. The concerns that the focus of the new aid-effectiveness agenda may lead to reduced funding for gender equality policies and programmes because of the focus on budget support should be addressed. There is a need for increased monitoring of the use of bilateral and multilateral funds and the development of capacity in donor agencies to effectively incorporate gender equality perspectives in all areas of support.

## E. Recommendations

369. To ensure women's equitable access to and control over economic and financial resources, Member States should fully implement the commitment to gender equality and the empowerment of women contained in the Beijing Platform for Action, the outcome of the twenty-third special session of the General Assembly and the Millennium Development Goals. States parties to the Convention on the Elimination of All Forms of Discrimination against Women should fully implement their obligations under the Convention.

370. To that end, Member States, international organizations, including the United Nations, the private sector, non-governmental organizations, trade unions and other stakeholders may wish to also take the following actions:

(a) The macroeconomic environment:

(i) Strengthen efforts to implement the gender mainstreaming strategy by identifying and addressing gender perspectives in relation to all economic and financial resources, including through the use of gender analysis, gender-impact assessment and gender-responsive budgeting processes;

(ii) Undertake and disseminate a gender analysis of policies and programmes related to macroeconomic stability, structural reform, taxation, investments, including foreign direct investment, and all relevant sectors of the economy;

(iii) **Link policies on economic and social development to ensure that all people, including poor and vulnerable groups, benefit from economic growth and development, in accordance with the goals of the Monterrey Consensus;**

(iv) **Develop and implement gender-sensitive employment-centred growth strategies, based on full and productive employment and decent work for all women and men;**

(v) **Adopt appropriate measures to identify and address the negative impacts of the economic and financial crisis on women and girls and maintain adequate levels of funding for gender equality and the empowerment of women;**

(vi) **Design stimulus packages in response to the financial crisis that provide gender-sensitive investments in both physical and social infrastructure and in employment and that take into account both paid and unpaid work and the situation of particularly vulnerable groups, such as migrant women;**

(vii) **Carry out and disseminate a gender analysis of revenues and expenditures in all policy areas and incorporate the results into resource mobilization and budget planning, allocation and evaluation;**

(viii) **Further develop methodologies, tools and capacities for gender-responsive budget processes to ensure the systematic incorporation of gender perspectives in all budget and planning processes;**

(ix) **Develop progressive taxation systems that compensate for gender biases in revenue-collection systems, and enhance tax revenues through more efficient tax collection, broadening the tax base and effectively combating tax evasion;**

(x) **Ensure that national development plans, poverty-reduction strategies, strategies for implementation of the Millennium Development Goals and other macrolevel planning instruments and processes give adequate consideration to strengthening women's access to and control over economic and financial resources;**

(xi) **Strengthen the focus and impact of development assistance targeting gender equality and the empowerment of women and girls through both gender mainstreaming and the funding of targeted activities as well as enhanced dialogue between donors and partners, and strengthen mechanisms to effectively measure the resources allocated to incorporating gender perspectives in all areas of development assistance;**

(xii) **Take steps to reduce the cost of remittance transfers by encouraging competition; require that transfer companies provide accurate information regarding fees and exchange rates; monitor the safety and security of the transfers; and provide financial literacy training to both the migrant women who send remittances and those who receive them;**

(xiii) **Adopt measures to ensure the equal representation of women in all areas of economic decision-making, including at the highest levels in the**

relevant Government ministries, international organizations, corporate boards and the banking sector;

(xiv) Improve the collection, compilation and use of data on women's participation in economic decision-making bodies;

(b) Full and productive employment and decent work:

(i) Adopt and enforce the principles of decent work in both formal and informal sectors, as contained in ILO Conventions Nos. 100, 111, 156 and 183, giving due consideration to gender equality perspectives in implementation;

(ii) Develop and adequately resource active labour market policies on full and productive employment and decent work for all, including the full participation of women and men in both rural and urban areas;

(iii) Undertake a gender analysis of national labour laws and standards and establish gender-sensitive policies and guidelines for employment practices, including for transnational corporations, with particular attention to export processing zones, building on multilateral instruments, including the Convention on the Elimination of All Forms of Discrimination against Women and ILO conventions;

(iv) Adopt and/or review, and fully implement, gender-sensitive legislation and policies that reduce, through specifically targeted measures, horizontal and vertical occupational segregation and gender wage gaps;

(v) Enforce minimum-wage regulations in both formal and informal sectors and ensure equal wages for work of equal value;

(vi) Develop and maintain statistical instruments to measure, in quantitative and qualitative terms, unpaid work that is outside national accounts to better reflect its value in policies, strategies, plans and budgets across all relevant sectors;

(vii) Strengthen the capacity of national statistical offices to effectively undertake a comprehensive collection of statistics on all categories of activities, including the implementation of time-use surveys, to inform policy development that facilitates the sharing of unpaid work between women and men;

(viii) Promote greater recognition that care work should be shared between the State, the private sector, civil society and households, as well as between women and men, and strengthen dialogue and coordination between all relevant stakeholders;

(ix) Develop and/or expand the provision of quality and affordable public care services for children, the elderly, the sick and people living with disabilities and with HIV/AIDS; and ensure that such services meet the needs of both caregivers and care recipients in terms of proximity, opening hours and cost;

(x) Adopt and implement legislation and policies to promote the reconciliation of work and family responsibilities, including through

**increased flexibility in working arrangements such as part-time work; and ensure that both women and men have access to maternity, paternity, parental and other forms of leave, and are not discriminated against when availing themselves of such benefits;**

**(xi) Encourage men, through training, education and peer programmes, to participate fully in the care and support of others, including older persons, persons with disabilities, people living with HIV/AIDS, sick persons, children and other dependants;**

**(xii) Strengthen efforts to protect the rights of, and ensure decent work conditions for, domestic workers, including migrant women, in relation to, inter alia, working hours, conditions and wages, access to health-care services, and other social and economic benefits;**

**(xiii) Take specific measures to address stereotypes relating to the employment of both women and men, including through awareness-raising and advocacy and identifying positive role models;**

**(xiv) Take appropriate measures to reduce inequality in education at all levels, particularly the secondary level, in order to address the constraints to women's full participation in the labour market, in particular in relation to access to education and training in science and technology, including information and communications technology;**

**(xv) Promote lifelong learning and equal access of women to vocational and workplace education and training programmes and innovative information and communications technology programmes, including in non-traditional areas and in leadership and management programmes, giving particular attention to unemployed women and women re-entering the labour market;**

**(xvi) Encourage women's participation in male-dominated fields of study and employment and training and men's participation in female-dominated fields;**

**(xvii) Safeguard and promote the right to organize and bargain collectively; facilitate women's participation and representation in social dialogues; and include gender equality issues in social dialogue agendas;**

**(xviii) Adopt policies and support mechanisms that create an enabling environment for women's organizations and networks, including self-help groups and workers' organizations and cooperatives, in particular groups which support the educational and employment opportunities of vulnerable groups such as migrant women, indigenous women and women with disabilities;**

**(c) Land, housing and other productive resources:**

**(i) Adopt and/or review legislation and policies to ensure women's equal access to and control over land, housing and other property, including through inheritance, land reform programmes and land markets, and give due attention to enforcement;**

**(ii) Take measures to facilitate equitable access to land and property rights by providing training to make the judicial and administrative**

**system more responsive to gender equality issues; provide legal aid for women seeking to claim their rights; support the efforts of women's groups and networks; and carry out awareness campaigns to draw attention to equal rights for women to land and property;**

**(iii) Develop, document and disseminate innovative approaches to ensuring women's equal access to land, housing and other property, including the provision of subsidized credit and support for women's collective efforts;**

**(iv) Take measures to address the discriminatory elements of customary law in relation to land and property rights and build on gender-sensitive and progressive aspects;**

**(v) Strengthen efforts and investment to increase the productivity of rural women's work through improved access to credit and savings; to critical infrastructure and services, such as transport, energy, water supply and sanitation, extension services and markets; and to appropriate technologies, including information and communications technology;**

**(vi) Recognize and protect, through appropriate measures, women's existing access to communal resources, including forests, wetlands and commons;**

**(vii) Increase investment in programmes providing water supply and sanitation to rural areas and urban slums through consultative and participatory processes, to increase health and well-being, relieve the workloads of women and girls, and release their time and energy for other productive activities, including entrepreneurship;**

**(viii) Take measures to ensure the full participation of women in planning and decision-making on forest and water management and increase the number of women participating in training programmes;**

**(ix) Ensure the active participation of women in user groups established around essential productive resources, such as water and forests, through the establishment of targets, training programmes and other incentives to ensure women's participation in critical decisions on the allocation of resources;**

**(x) Review agricultural policies and strategies to ensure that women's critical role in food security is recognized and addressed as an integrated part of both short- and long-term responses to the food crisis;**

**(xi) Take measures to integrate women, on an equal basis with men, in planning and decision-making and in the implementation of adaptation and mitigation initiatives in efforts to combat climate change, and ensure their access to related financial resources and technologies;**

**(xii) Develop strategies to increase resource allocation to women's off-farm income-generation activities, including through access to financial services and improved technologies;**

**(xiii) Promote and facilitate the equal access of women and girls, including those living in rural areas, to information and communications technology, through, for example, access to telecentres responsive to the**

priorities and needs of women as well as men; education and training on the use of such technologies for networking, advocacy, exchange of information and business and education activities; and opportunities to develop appropriate content;

(xiv) Strengthen efforts and increase resource allocations to meet basic housing needs through affordable housing programmes, based on consultative and participatory processes involving women as well as men;

(xv) Take steps to revise laws and abolish practices that discriminate against women and deny them security of tenure and equal access to adequate housing;

(xvi) Increase consultation with and the participation of women in all decisions on the allocation of public resources and the development of critical infrastructure and services, such as transport and water, in particular in urban slums and rural areas, to ensure that these meet the priorities and needs of both women and men;

(xvii) Support increased research and data collection on women's access to and control over land, housing, property and other productive resources, to inform policy and strategy development;

(d) Financial services:

(i) Promote gender mainstreaming in all policies and programmes in the financial sector through the systematic use of gender analysis and gender-impact assessments;

(ii) Identify and address the specific constraints faced by women in accessing formal financial services, including savings, credit, insurance and money-transfer services;

(iii) Take all appropriate measures to identify and address discrimination against women in access to and control of bank loans, mortgages and other forms of financial credit, giving special attention to poor women;

(iv) Take appropriate measures to ensure that the organizational mandates, objectives and institutional arrangements of all financial providers have an explicit commitment to gender equality and that women benefit fully from the expansion of services;

(v) Strengthen the capacity of existing and emerging microcredit institutions to reach poor women in both rural areas and urban slums;

(vi) Ensure that microfinance programmes focus on developing savings products that are safe, convenient and accessible to women in their efforts and support women to retain control over their savings;

(vii) Develop methodologies and tools, including indicators, to ensure more systematic and effective monitoring of the impacts of microfinance through both formal and informal channels, including on income, well-being and other social indicators;

(viii) Assess the impact of the growing commercialization of microfinance on women's access to and control over financial resources;

(ix) **Create a climate that is conducive to increasing the number of women entrepreneurs and the size of their businesses by giving them greater access to financial instruments, providing training and advisory services, facilitating networking and information-sharing, and increasing their participation in advisory boards and other forums to contribute to the formulation and review of policies and programmes being developed by financial institutions;**

(x) **Promote the equal representation of women in decision-making at all levels in both formal and informal financial institutions;**

(xi) **Support research and data collection, and the effective dissemination of findings, on women's needs and priorities, access to both formal and informal financial services, and the impact and appropriateness of such services;**

(e) **Social protection:**

(i) **Increase the share of public expenditure allocated to basic social security to address vulnerabilities related to childhood, old age, ill health, disability and unemployment and other life crises;**

(ii) **Develop and improve adequate, sustainable and gender-responsive social protection schemes, including social insurance and pension and savings schemes, that meet basic minimum needs throughout the life cycle, and recognize leave periods for caregiving in the calculation of respective benefits;**

(iii) **Ensure that social protection measures such as health insurance and child and family allowances, and information on those benefits, are accessible for all workers, including migrant workers and women in the informal sector, and that these measures do not reinforce gender biases;**

(iv) **Review, strengthen and expand social protection to adequately meet the needs of people living in poverty, taking into account women's specific needs and priorities related to the unequal sharing of unpaid work;**

(v) **Ensure that the development of employment-guarantee policies and programmes, as well as family-based cash-transfer programmes, are based on a gender analysis which takes into account the needs and priorities of women and men and do not reinforce gender biases;**

(vi) **Take measures to ensure that older women and women with disabilities secure equal access to basic social services, appropriate social protection/social security measures, with particular attention to women living in poverty in rural areas and urban slums, to enable them to lead independent and healthy lives;**

(vii) **Develop minimum pensions that are independent of years of contribution to ensure that basic minimum needs are met, and recognize leave periods for caregiving in the calculation of pension benefits;**

(viii) **Ensure universal access, on the basis of equality between women and men, to appropriate, affordable and quality health-care services for women and girls throughout the life cycle;**

(ix) **Take innovative measures, as required, to extend basic health insurance coverage to all;**

(x) **Increase bilateral and multilateral assistance aimed at ensuring the provision of gender-responsive basic social services;**

(xi) **Improve the collection, compilation and dissemination of timely, reliable, comparable data disaggregated by sex and age, and further develop quantitative and qualitative indicators to increase capacity to measure access to and the impact of social protection measures throughout the life cycle.**

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